

**Extent of Utilisation of Programmes for Women
by the Department of Social Welfare
in Coimbatore District**

BY

Vijayalakshmi S.



A THESIS SUBMITTED TO THE AVINASHILINGAM INSTITUTE FOR HOME SCIENCE
AND HIGHER EDUCATION FOR WOMEN (DEEMED UNIVERSITY) COIMBATORE,
IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE OF
MASTER OF SCIENCE IN HOMESCIENCE EXTENSION EDUCATION

MAY - 1991

Acknowledgement

A C K N O W L E D G E M E N T

The author wishes to submit her deep sense of gratitude and sincere thanks to Dr. (Mrs) **K.C. Leelavathy**, M.Sc., M.Phil., Dip.Ed. (Madras), Ph.D., Senior Lecturer in the Department of Home Science Extension Education for her careful attention, valuable suggestions and able guidance throughout the study.

The author expresses her sincere and hearty thanks to Dr. **S.Sithalakshmi**, M.Sc., Ph.D, Professor and Head of the Department of Home Science Extension Education, for her encouragement and advise given throughout the study.

She extends her heartfelt thanks to the teachers in Home Science Extension Department for giving suggestions to conduct the study. Her grateful thanks to the librarian **Selvi. K.Nirmala**, B.Sc., M.A., B.Lib.Sc., and her team for giving the assistance.

She is grateful to Dr. (Tmt) **Rajammal P. Devadas**, M.A., M.Sc., Ph.D., (Ohio State), D.Sc., (Madras) Vice-Chancellor and Dr. (Mrs) **Lakshmi Santa Rajagopalan**, M.Sc., (Tennessee) Ph.D., (Madras) Dean of Home Science, Sri Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore, for facilitating to conduct this study.

Her special thanks to **Mr. N.Radha Krishnan**, Block Development Officer, **Mr. M.Sreedhara**, Additional Block Development Officer, **Mrs. Gokila Dhandapani**, Extension Officer Social Welfare, **Mrs. Raja kshmi** and **Ms. A.V.Lakshmi**, Rural Welfare Officers and other members in the Periyanaickenpalayam Panchayat Union for their kind help and utmost Co-operation.

Her sincere thanks to **Mrs. Dowlathbi**, District Social Welfare Officer, Coimbatore and her team, **Mrs. S. Ratnamala**, Junior Assistance, District Social Welfare Office who gave their fullest co-operation for the successful completion of the study, She is thankful to all the Block authorities, Coimbatore Corporation and the beneficiaries for their kind co-operation.

Above all the author renders her deep sense of gratitude to her mother, relatives and friends for their excellent co-operation and help given during the period of study.

Contents

TABLE OF CONTENTS

CHAPTER		PAGE No.
	LIST OF TABLES	
	LIST OF FIGURES	
	LIST OF APPENDIX	
I	INTRODUCTION	1
II	REVIEW OF LITERATURE	11
	A. Women and Development	
	B. Social Welfare Programmes in Operation	
	C. Highlights of Research in the field of Women and Development	
III	METHODOLOGY	55
	A. Selection of the Area	
	B. Selection of the Samples	
	C. Selection of the Method	
	D. Collection of the Data and	
	E. Analysis and Interpretation of the Data	
IV	RESULTS AND DISCUSSION	64
	A. Background Information of the Beneficiaries	
	B. Profile of Social Welfare Programmes for Women, Department of Social Welfare, Coimbatore District and Reactions of the Beneficiaries of Various Schemes	
V	SUMMARY AND CONCLUSION	111
	BIBLIOGRAPHY	125
	APPENDIX	137

LIST OF TABLES

TABLE		PAGE No.
I	EMPLOYMENT IN THE ORGANISED SECTOR	19
II	WORK PARTICIPATION RATES IN INDIA 1911-1981	20
III	SAMPLE SELECTION - MODUS OPERANDI	56
IV	AGEWISE DISTRIBUTION OF THE BENEFICIARIES	64
V	PERSONAL DETAILS OF THE BENEFICIARIES	65
VI	OCCUPATIONAL STATUS OF THE BENEFICIARIES	66
VII	MARITAL STATUS OF THE BENEFICIARIES	67
VIII	INCOME LEVEL OF THE BENEFICIARIES	68
IX	EUDCATIONAL QUALIFICATION OF THE BENEFICIARIES	70
X	ACTIVITIES OF CHILD WELFARE CENTRES	80
XI	FACILITIES NEEDED IN THE CENTRES	81
XII	REMUNERATION RECEIVED	85
XIII	HEALTH PROBLEMS FACED	86
XIV	ALLOTMENT FOR MAHALIR MANRAM	93
XV	FACILITIES NEEDED FOR THE MANRAM	94
XVI	INCOME GENERATING ACTIVITIES	95
XVII	SUGGESTIONS OFFERED	95
XVIII	DETAILS OF BENEFITS RECEIVED	102
XIX	PROBLEMS FACED BY THE BENEFICIARIES	107
XX	SUGGESTIONS OFFERED BY THE BENEFICIARIES	108
XXI	GENERAL PROBLEMS FACED TO GET THE BENEFITS	110

LIST OF FIGURES

FIGURE		PAGE
I	IMPORTANCE OF RAISING WOMEN'S STATUS	27
II	ORGANISATION CHART OF DISTRICT SOCIAL WELFARE OFFICE	59
III	LOCALE OF THE PROJECT	60
IV	PERSONAL DETAILS OF THE BENEFICIARIES (AGE, COMMUNITY, OCCUPATION MARITAL STATUS AND INCOME LEVEL)	69
V	FINANCIALLY BACKWARD WOMEN GOT LOAN FOR PETTY SHOP THROUGH PRIMARY CO-OPERATIVE BANK	76
VI	AUTO-RICKSHAW SCHEME FOR WOMEN	78
VII	PROVISION OF NUTRICIOUS NOON MEAL THROUGH CHILD WELFARE CENTRE	83
VIII	COMPUTER TRAINING SCHEME FOR WOMEN	83
IX	FREE SCHOOL UNIFORM STITCHING CO-OPERATIVE SOCIETY FOR WOMEN	89
X	PROVISION OF FREE SEWING MACHINE	89
XI	RUNNING OF BLIND SCHOOL BY DISTRICT SOCIAL WELFARE DEPARTMENT	91
XII	ACTIVITIES UNDER MAHALIR MANRAM	98
XIII	INVESTIGATOR INTERVIEWING FOR MOOVALUR RAMAMIRTHAM MEMORIAL MARRIAGE ASSISTANCE SCHEME	103
XIV	RUNNING OF ORPHANAGE BY DISTRICT SOCIAL WELFARE DEPARTMENT	103
XV	SUGGESTIONS OFFERED BY THE BENEFICIARIES FOR VARIOUS SCHEME	109

LIST OF APPENDIX

APPENDIX

PAGE

I INTERVIEW SCHEDULE TO ELICIT INFORMATION
REGARDING AN EXTENT OF UTILISATION OF
PROGRAMMES FOR WOMEN BY THE DEPARTMENT
OF SOCIAL WELFARE IN COIMBATORE DISTRICT

137

Introduction

INTRODUCTION

May all humanity be happy
May all be without disease
May all witness auspicious sights
May none have to undergo suffering.

- Jawaharlal Nehru

The history of social welfare in India can be traced back to the ancient times, when the society had certain in-built organisations for the relief of those in need or distress. This was based on the religious and socio-philosophical considerations, acts of charity receiving social approbation. The responsibility of society towards individuals in distress and the needy sections of society was shared equally by the community and its rulers. Service to fellowmen, love for charity and brotherhood existed even in the feudal times. The forms of charity were Artha (Money), Vidya (education) and Abhaya (freedom from fear). Kautilya stressed the primary responsibility for the care of the poor, the aged and the destitute.

Social welfare is a dynamic concept and to ensure its continuous growth in the right direction, we must introduce desired changes in the organisations created

to implement the welfare programmes i.e., we must develop simultaneously the administrative system of social welfare organisation and not only the contents of social welfare programmes (Goel and Jain, 1988).

Social welfare has in all ages been invariably aiming at protecting those individuals, groups and communities belonging to weaker and vulnerable sections of the society. It is a dynamic activity in each country. It is broadly defined to denote a system of institutions unified by common values, goals and operational principles. It includes laws, programmes, benefits and services which assure or strengthen provision for meeting social needs recognised as basic to the well-being of the population and the better functioning of the social order (Bhanti, 1989).

Development is a process of change aiming at the socio-economic transformation of a traditional society into modern one which is greatly influenced by human being. Development is generally directed towards nation building and socio-economic transformation. Rural development is an important dimension of development without it the objectives of the Government in relation to development cannot be achieved. It is an around development of traditional

rural society into modern by bringing about socio-economic reforms and planned change (Kashyap, 1989).

The term Community Development has come to connote the process by which the efforts of the people themselves are united with those of Government authorities to improve the economic, social and cultural conditions of communities, to integrate those communities into the life of the nation and to enable them to contribute fully to national progress (Rayudu, 1989).

According to 1991 census women constituted 40.6 million of total population 84.3 million. The sex ratio is 929/1000 males. The percentage of literacy among women is 39.42 percent as against 63.86 percent of male (State Director of Census, 1991).

It is increasingly realised that women play a major role in the development of nation. Women are actually the main architects of building human resources of any country which ultimately results in national well being and its prosperity thereby improving the quality of life of the people. They have the capacity of concerting the human resource from a liability into an asset (Tiwari, 1988).

"That society would be highly developed and prosperous where women have their rightful place" expounds

Manu. The women is the pivot around which the family, the society and humanity itself revolves. It is well said that the hands that rock the cradle rules the world. Women play a significant role in the development of their offspring. Truly, if a man is educated one person is educated but if the women is educated, the whole family is educated (Goel and Jain, 1988).

Women's development should not be viewed as an issue in social development but should be seen as an essential component in every dimension of development. To improve the status of women and their role in the process of development, such development should be an integral part of the global project for the establishment of a New International Economic Order based on equity, sovereign, equality, interdependence, common interest and co-operation among all states (Raj, 1988).

The commitment to remove all obstacles to the effective participation of women in development begins with the realisation that the development prospects will be improved only through the full participation of women. The rural women have made a significant contribution to the socio-economic and cultural development of the rural society. They have plenty of potentials and promises

but they have to be encouraged to participate fully and effectively in the various rural organisations and institutions (Sharma, 1988).

The exclusion of women from many aspects of the development process has important indirect effects. First there is the effect on the nature of their influence on the education and socialisation of their children, because by and large women will pass on their own experience and attitudes. Secondly, there is the indirect effect on population growth. This is an extremely complex subject. Though it is not easy to isolate the factors affecting fertility, many of the relevant factors can be combined under the heading of exposure of women to modernisation (Goel and Jain, 1988).

There had been systematic and sincere efforts made by the government and voluntary agencies to rope in women in planning, conducting and evaluating development programme. In 1953, the Central Social Welfare Board was created as the first Government structure to foster voluntary efforts in social welfare. The Chairperson was a woman and other members were drawn from voluntary social workers, non governmental organisations, representatives of Parliament of ministers. The Central Social

Welfare Board dispersed grants to voluntary agencies that provided development services to women. In 1963-64 the Government established the Department of Social Welfare which later became a ministry. In 1971, the Government of India, appointed the committee on the status of women. The committee presented the first comprehensive picture of the status of women which was a grim story of inequality. It emphasised the need for a national machinery to co-ordinate and intensify the efforts and measures needed for women's development. A National Plan of Action was formulated. The National machinery setup for women after 1975 was a National Committee on women a steering committee of the National Committee and Women's Development Bureau.

The major Government structure for implementing development programmes for women at the centre are the Ministry of Education and Social Welfare, the Ministry of Health and Family Planning and the Ministry of Labour. Other Ministries have programmes which may include women. The Khadi and Village Industries Commission have programmes in which participation of women is 45 percent according to government reports.

In the Ministry of Labour and Department of Rural Development there are now special cells for women's

development. The Directorate of Employment and Training has set up some vocational training institutes for women. There are two Government run Women's Development Corporations that assist in loans, marketing, training and employment, but these exist only in two States.

Government programmes for women are also included in Integrated Rural Development Schemes and Integrated Child Development Service Schemes. In 1982, the Development of Women and Children in Rural Areas was initiated. National Rural Employment Programme in Sixth Plan envisaged generation of employment for rural areas. In employment generation schemes, women form a substantial proportion of applicants constituting 57 percent (Raj, 1988).

Welfare activities in the country find their inspiration in Constitution which postulates the goal of welfare state. Accordingly, through Directive Principles of State Policy that the State shall strive to promote the welfare of the people by securing and protecting as effectively as it may, a social order in which justice-social, economic and political, shall inform all the institutions of the national life. Special care shall also be taken "to promote the educational and economic

interests of the weaker sections of the people, and in particular of the scheduled castes and scheduled tribes and shall protect them from social injustice and all forms of exploitation". As regards minorities, the Constitution ensures "protection and promotion of these groups to develop according to their own genius".

Welfare is not a matter of charity. Welfare programmes in the beginning were directed to provide a few basic curative and rehabilitative services. Over the years, a developmental orientation in contrast to curative and custodial approach was given to welfare programmes. At present these are oriented towards providing preventive, developmental and rehabilitative services to disabled, aged, addicts, mal-adjusted, scheduled castes and scheduled tribes and other backward and weaker sections.

Hitherto, welfare of weaker sections was entrusted to a number of ministries/departments. With a view to providing an integrated thrust to development of these sections of population, a new Ministry of Welfare was formed by pooling subjects relating to welfare of aged, disabled, programmes of social defence, welfare of scheduled castes, scheduled tribes, other backward classes, minorities and work relating to wakf matters.

Responsibility for implementation of welfare schemes is being shared between Central and State Governments. Centre is responsible for formulating welfare policies and programmes besides co-ordinating, guiding and promoting implementation of welfare services by states. Activities of Ministry of Welfare are carried out through five bureaux viz., handicapped welfare, social defence, administration and minorities, tribal development and scheduled castes and backward classes.

New approaches to Eighth plan aims at correcting distortions by pursuing the following objectives:-

- i) Strengthening federal structure,
- ii) Decentralisation of authority,
- iii) Peoples participation,
- iv) Development of rural sectors,
- v) Focus on women's role in economic activity and
- vi) Employment.

A major initiative undertaken by the reconstituted planning commission is new thinking on basic postulates of development process in order to ensure that planning becomes an instrument of social justice, economic emancipation, peoples participation and cultural regeneration.

Development is sought to be viewed as an holistic endeavour, inter-relating various dimensions, sectors and disciplines (Ministry of Information and Broad Casting, 1990).

The massive government Programme Chalked out for the uplift of women includes various social welfare measures. The Department of social welfare, Government of Tamil Nadu, which is renowned for its innovative activities has more than 20 schemes for the welfare of women, deserted, divorced and widows. Every District has a District Social Welfare Department catering to the needs of the entire women population in the district having 20 schemes with an investment of Rs. 71,67,198. The investigator was interested to know the extent of participation of women beneficiaries in these schemes operating in Coimbatore District. Hence this study.

The specific objectives of the study :-

1. Studying the social welfare programmes of District Social Welfare Department
2. Assessing the inputs bestowed on the women beneficiaries.
3. Understanding the reactions of beneficiaries towards the welfare schemes and
4. Offering constructive suggestions for the best utilisation of the infrastructure chosen.

Review of Literature

II REVIEW OF LITERATURE

The Review of Literature pertaining to this study is discussed under the following headings.

- A. Women and Development
- B. Social Welfare Programmes in Operation in Coimbatore District.
- C. Highlights of Research in the field of Women and Development.

A. Women and Development:

It consists of

- 1. Concept of Development
- 2. Concept of Social Welfare
- 3. Profile of Women in India.

1. Concept of Development:

Development takes place through higher incomes associated with reduction in unemployment and inequality of income distribution. This concerns with development instead of growth led to a shift in the planning process. The development of the weaker section of the population and of the backward regions emerged as the major concern in planning rural development activities (Mohsin, 1985).

Development is not simply, economic improvement as growth in the GNP development implies and includes

improvement in the ability of all people to develop individually and to contribute to their nation's development. Development means total development in the political, economic, social, cultural and other dimensions of human life as well as the development of economic and other material resources (CWDS, 1986).

If development is to be real, it must be total, in which women's development cannot be separated or viewed in isolation from development of the whole community. In India, which is mostly a rural country, all development efforts should therefore, give full consideration to the important roles women play in the homes and the communities (Devadas, 1985). Rural Development involves developing the rural economy so as to raise the standard of living of those rural people who are poor and require upliftment (Mohsin, 1985).

Community Development has been described as " a process of change from the traditional way of living, as a method by which people can be assisted to develop themselves on their own capacity and resources as a programme for accomplishing certain activities for the welfare of the rural people and as, a movement for progress with a certain ideological content" (Desai, 1988 and Rayudu, 1989).

Development should be understood as a process designed progressively to create conditions in which every person can enjoy, exercise, and utilise, under the rule of law all his human rights-whether economic, social, cultural, civil or political. Every person has the right to participate in and benefit from development in the sense of a progressive improvement in the standard and quality of life (Gangrade, 1984).

The objective of development is to assure proper progress for all the people. Development is a dynamic process of forward and upward movements which involves people, culture and nations. It has to be on-going and continuous. The process of development is often measured in economic aggregates or technological and physical achievement and it is often but overlooked that the human dimension of development is the only dimension of intrinsic worth. A new dimension also has to be added viewing the issue of women's status as essentially and basically a social and cultural phenomenon (Australian Bicentennial Activity, 1988).

2. Concept of Social Welfare:

Social Welfare has in all ages been invariably aiming at protecting those individuals, groups and communities belonging to weaker and vulnerable sections of the society. It is a dynamic activity in each country. It

is broadly defined to denote a system of institutions, unified by common values, goals and operational principles. It includes, laws, programmes, benefits of services which assure or strengthen, provision of meeting social needs recognised as basic to the well being of the population and the better functioning of the social order. Functions of social welfare is remedial, preventive, developmental and supportive (Bhanti, 1989).

Social Welfare has recently developed into a scientific programme. Social Welfare is a dynamic activity which has grown up and is constantly influenced by evolving economic, social, political and cultural trends. Political economic, social, religious, philosophical and cultural factors strongly influenced the moulding of welfare programmes, though such factors have gathered momentum at times under the inspiration, guidance, leadership and directions of various leading personalities from time to time (Chowdhry, 1981).

Social Welfare is a system of laws, programmes, benefits and services, which strengthen or assure provision for meeting social needs recognised as basic for the welfare of the population and for the functioning of the social order.

The term social welfare by the United Nations, includes organised activities aimed at helping individuals or communities to meet their basic needs and at promoting their well being in harmony with the interests of their families and communities (Friedlender and Apte, 1984).

3. Profile of Women in India:

It consists of

- a. Women and Economic Development
- b. Women and Educational Development
- c. Women and Social Development and
- d. Women and Law.

a. Women and Economic Development:

All over the developing world it is being said that women should have a greater share in economic activity. The economic status of women, plays a key role in determining her status (Deolankar, 1985).

It is but right that women should play a more prominent and visible role in the national economy, since out of the total population of 685 million, 321 million are women. In Tamil Nadu again women account for 23.9 million out of a total of 48.4 million (Tamil Nadu Corporation for Department of Women, 1986).

Women have to play, and do play an important role in the economic development of a country. Their

contribution to the national income is considerable though from time immemorial, their labour remains largely non-remunerative, unorganised and invisible. They work for as many hours or even more than men do, yet this labour is counted as 'shadow work' giving them neither the due credit nor equal pay for the work done (Sonarikar, 1984 and Badra, 1986).

Mahatma Gandhi exhausted. "I shall work for an India in which women will enjoy the same as men' (Gangrade, 1984). Women play an important role in economic development of a country. Their share of contribution in terms of raising production, productivity and also national income is considerable for economic development. Hence it is imperative that maximum research has to be done on the impact of economic modernization on women's economic role and status. An appraisal of women's economic role and their opportunities for participation in economic activities cannot be done in isolation of the society's stage of development the socio-cultural attitude towards women's role in the family and in the wider society and the ideology concerning basic components of status (Desai, 1986).

Hag (1984) opines that in India the work participation rate of women had been falling steadily from 34 percent in 1911 to about 14 percent in 1981. the

number of women in the organised sector's employment to be only 7.5 million (1981) out of the total female population of 331 million. She has also estimated that nearly 79 percent of the total women are unemployed. It simply means that job opportunities for women are scarce and hard to come by. As per the 1971 census 13.18 percent of the female population was working.

Self-employment, by and large, constitutes the dominant sector of employment in our economy. This sector is characterised by "easy entry" and "less waiting time" where choice of activity is mainly guided by association of other members of the family in particular activity or their previous experience and acquaintance" (National Commission on self-employed women, 1988).

According to the 1981 census, the total self-employed in India amounted to 7.7 million of which 5.6 million were males and 2.1 million were females. Traditionally women are employed in skilled jobs and professional jobs. To-day the employment pattern of women has changed and women have taken up not only soft jobs but also high technical jobs and male dominated jobs and compete with men effectively (Arumugam, 1989).

The traditional role of women in economic life is not acknowledged in the modern sector of the economy.

Women have actively played a role in production and marketing of their petty commodities. They are engaged in services and distributive activities such as marketing of food stuffs, tailoring units, hair saloons and many more, but prospects of development of self employment among women stem from policies and strategies based on comprehensive and fundamental social economic changes that characterise the national economy (Vinze, 1987).

Equality of opportunity in public employment and office has helped to ensure a significant position and status to urban, middle class, educated Indian women, demonstrated in increasing number of women in the public services and in position of political power and dignity (Agrawal, 1988).

Many women today serve gainful employment not because they are all educated but because they face economic strains and because wife's income is considered essential to the family standard of living. The attitude prevails that women only supplement the family income and can offered to take less. Furthermore, an equally or more qualified and hard working educated woman does not mind to work in the lower rate of vocation than men, hence, employers prefer employing women whenever possible, as they get less for more work (Reddy, 1986).

TABLE I

EMPLOYMENT IN ORGANISED SECTOR

Employment	Women (in Lakhs)
Agriculture	18.70
Dairying	750.00
Fisheries	10.00
Small Animal Husbandary	150.00
Khadi and Village Industries	17.00
Handicrafts	5.40
Sericulture	8.00
Handlooms	29.80

The objectives of economic equality between men and women has not yet been realised in India. Implementation of the equal remuneration Act is more in its breach than in its observance. Areas where women employment is limited need to be identified and institutional support given to them in all respects under the schemes of Development of Women and Children in Rural Area (DWCRA), a special component of Integrated Rural Development Programme (IRDP) for women's development. Women of identified families are organised into groups of 15-20 for taking up income generating activities suited to their skills and attitudes. In the absence of training opportunities and lack of

mobility women cannot acquire the new skills demanded by modern industry of the total women working force, as many as 16 million women are engaged in rural sector and only a very small segment of 2 million is employed in the urban formal sector (Ministry of Human Resource Development, 1988).

Women are doing nearly 2/3 of all work but receive only 1/10th of income and own less than one percent of the property (Tamil Nadu Corporation for Development of Women, 1986).

The female working force in comparison to male, it is found that during the last 70 years, the Farmer's participation rate is declining more rapidly (Desai, 1986).

TABLE II

WORK PARTICIPATION RATES IN INDIA 1911-1981 (In Percent)

India	1981	1971	1961	1951	1931	1921	1911
Female	14.44	11.8	28.0	23.3	28.4	32.8	33.9
Male	51.23	52.5	57.1	54.3	57.6	60.6	62.0

Source : Census of India, 1981.

Tamil Nadu has 23.9 million females in its population of 48.4 million (1981), Tamil Nadu has more women in its non working population compared to the rest of the region and the nation. The female population in Tamil Nadu has a lower work participation level at 26.5 percent in comparison to 56.6 percent for the males (T.N. Corporation for the Development of Women, 1986).

It is evident that males always take the employment of females in income-generating activities as less prestigious. There is the misconception that women's income is merely a supplementary income and there is no recognition that it is crucial to the total family income (Rath and Rath, 1990).

b. Women and Educational Development:

The realisation of the country's aspirations involves changes in the knowledge skills, interests and values of the people as a whole. This is basic to every programme of social and economic betterment of which India stands in need. If this is to be achieved without violent revolution there is one instrument and one instrument only, that can be used Education.

Low level of literacy among women means that a majority of them are denied the opportunity for self-

education through the printed word, a very important medium in education.

Its million of women have to be educated fast with or without literacy. Therefore, it seems logical that extension education, with its philosophy of self-help, capacity for reaching the masses in the shortest possible time, flexibility of approach, adoptability to changing situations and the potential to maintain two-way contact between the specialists and the masses has been accepted as the best method for supplementing and sometimes even supplanting the formal system of education for meeting India's colossal educational problem (Kapoor, 1986).

The National policy on Education (1986) envisages the need for increased women's access to vocational, technical and professional education. It aims at bringing about a positive attitudinal change towards self-employment by equipping them with the relevant skills.

The National Policy on Education has emphasised the importance of educating women by stating, "The removal of women's illiteracy and obstacles inhibiting their access to and retention in elementary education will receive over ending priority through provision of special support services, setting of time targets and effective

monitoring". The spread of education among women in our country is still very limited inspite of all the keen interest shown by own great educationists in the problem of women's education and bright recommendations made by them (Sharma, 1988).

C. Women and Social Development:

As exhorted by Swami Vivekananda, womenhood was defined as Shakthi, the cosmic energy where women are honoured there is Divine presence and Development.

Ranade and Ramachandran (1970) claim that inspite of forming 50 percent of the total population of the world women do not own even one percent of the world's property. They are under the clutches of men for all legal matters without rights over their products and an independent identity; women will continue to be governed by male authority structure. Devi (1988) opine that recognising the injustice meted out to women in the past, the architects of our constitution took special care to guarantee equality of rights and opportunities for women in political and social fields.

Women in India have always enjoyed a unique position. On one hand they have been defined have been

praised as being the corner stone of Indian society and have been depicted as the very personification of moral force that binds the family together on the other hand women in real life have been denigrated and have been subjected to many hardships.

When one talk about women from economically weaker sections of the society, it is the rural and tribal women that stand out. These women are poor and illiterates. They are working not by choice but by force of circumstances. They are working as agricultural labour, as construction workers and in agro based industries. All the back breaking jobs in agricultural was done by women yet she is the key person in the family, it is she who takes care of the children and every member of the family (Ramalingaswami, 1986).

Women have been participating in village administration through their organisations and it varied from state to state, block to block and village to village. It has been realised that from the points of view of economy, peoples participation and involvement of women in village administration, Mahalir manrams should not only be promoted but the existing ones revitalised.

With the initiation of the nation wide community

development programme in 1952, aiming at rejuvenating the entire village community and promoting the status and welfare of women, the grass root level community organisations have become the care of community development. Womens club and youth clubs are among those grass roots organisation for bringing women together and keeping them together by creating a common interest for success and progress. In accordance with the policy laid down by the government from time to time, a number of Mahalir manrams have been organised in different states. In 1981, there were sixty one thousand four hundred Manrams with an estimated membership of 17.2 lakhs. The average number of manrams per block is only 13 with a membership of 382. The deplorable conditions of rural women are heightened by lack of ownership loss, insecurity in employment, unemployment, lack of bargaining power, low wages and over extended work days (Devadas, 1988).

The social organisation of work in the community is such that those who work for themselves enjoy higher status in society than those, who work for others. The person for whom others work enjoy still higher position. Thus women are not allowed to work for others on wages mainly for fear of status loss. Education, though a modernising force, does not seem to have much influence

in removing the stigma attached to manual work by women in the traditional system.

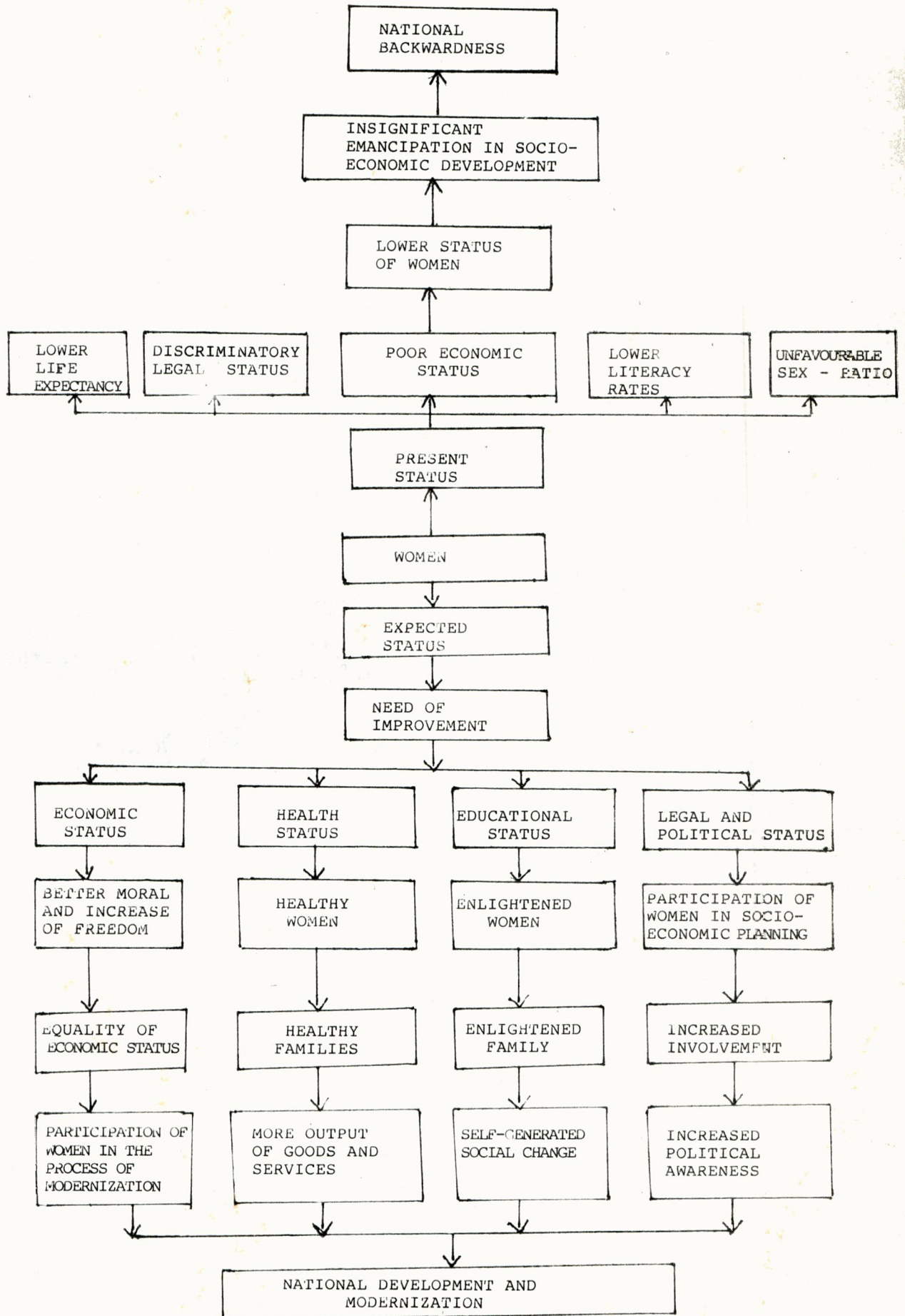
The rural women is not only a consumer, she is also producer, a fact little recognised. She needs a better living through better wages. She should own land and property, enjoy economic rights and easy access to governmental benefits to reduce her drudgery. She should be free to shed the age-old traditions, assert her rights and take part in society as an equal citizen (Sharma, 1988 and Chari, 1985).

In order to fulfill the objectives laid down in the constitution, and considering women as the weaker sections, special programmes for the welfare and socio-economic advancement of women and undertaken (Reddy, 1986). The 7th plan strategy is intended to accord due recognition to the role and contribution of women in the various socio-economic, political and cultural activities (Yojana, 1986).

Goel and Jain 1988, and Rath and Rath, 1990 suggested that, to raise the status of women

- i . Making rural women free from household drudgery.
- ii. Giving their work social recognition.
- iii. Utilising their labour in national development.
- iv. Making them conscious of their own rights.
- v. Making them feel that they are equal with men. So far as their ability to work is concerned (Figure.1).

FIGURE - I
IMPORTANCE OF RAISING WOMEN'S STATUS



d. Women and Law:

The ideals are justice, social economic and political liberty of thought, expression belief faith and worship, equality of status and opportunity, and fraternity assuming the dignity of the individual and the unity and integrity of the nation (Gupta, 1986).

The initiative and heroism shown by Indian women during freedom struggle opened the eyes of many indian leaders. In 1947, when India became independent, women too got their voting rights. The constitution guaranteed "equality of opportunities" to all the citizens and discrimination, "on grounds of sex" under the inspiring leadership of Gandhiji a committee was appointed to look into the remedies required through legislation, and the out come was the "Hindu Code Bill", (Sundaram, 1985).

In pursuance of the recommendations of the committee on the status of women in India, the Government accepted the principle of divorce by mutual consent and the Hindu Marriage law was amended to that effect cruelty and desertion were added as grounds for divorce. Taking and giving dowry were declared as violation of government servants conduct rules for central government employee status were also advised to take similar action.

The child marriage for girls from 15 to 18 and for boys from 18 to 21. The offences under the Act have been made cognizable. The Maternity Benefits Act, 1961 was amended in April 1976 to cover women who do not fall within the purview of the employees state Insurance Act, 1948.

The equal remuneration Act, 1976 provided for equal remuneration to men and women workers and prevention of discrimination against women in the matter of employment. The constitution prohibits traffic in human beings. The suppression of Immoral Traffic in women and Girls Act, 1956 bans prostitution in its commercialised form as an organised means of living and inhibits prostitution in notified area (Maurya, 1988).

The criminal law amendment bills were passed by the Parliament in 1983, which amended the Indian Penal Code, Indian Evidence Act and the Criminal Procedure Code to make offences of rape and such other crimes against women much more stringent and effective and also to make a new provision in the Indian Penal Code to make cruelty against women by the husband and other relations punishable. Similarly the Dowry Prohibition (Amendment) Act, 1986 makes the provisions of the Act more stringent and effective (Ghosh, 1984).

The Hindu Marriage Act, 1955 and special Marriage Act, 1954 were amended by the marriage laws Amendment Act, 1976 to provide the right for girl to repudiate before attaining maturity her marriage as a child whether the marriage has been consummated or not. Heeding to strong public demand for deterrent legislation against the practice of sati, the Government passed Sati prevention Bill in December 1987 in which the attempt to commit Sati is treated as suicide under section 309 of Indian Penal Code. The Bill provides for death punishment or life imprisonment and fine to those who abet the evil practice. There is also provision to punish those who glorify sati with an imprisonment upto seven years and a fine of Rs. 5,000 to Rs. 30,000 (Mayura, 1988).

B. Social Welfare Programme in Operation in Coimbatore District.

Social Welfare Programme comprises

1. Government Programmes and
2. Non-Government Programmes.

1. Government Programme:

It includes the following.

- a. Integrated Rural Development Programme.
- b. Development of Women and Children in Rural Area.

c. Integrated Child Development Services.

d. National Perspective Plan for Women.

a. Integrated Rural Development Programme (IRDP):

The Integrated Rural Development Programme is a major instrument of the government strategy to alleviate poverty. Its objective is to enable selected families to cross the poverty line through a strategy of productive asset endowment.

The major objectives of the Integrated Rural Development Programme would be as follows:

- i. To provide full and gainful employment.
- ii. To achieve atleast 50 percent increase in agricultural production.
- iii. To revive/intensify traditional rural industries and trades.
- iv. To facilitate development of cottage and small scale agro-based and ancillary industries
- v. Full development of local resources
- vi. To ensure that weaker sections of the rural society are enabled to participate in the development process.

Strategy (Step taken by Government)

The assets which could be in the Primar, Secondary

tertiary sectors is provided by financial assistance, the extent of subsidy is 25 percent for small farmer 33 ½ for marginal farmers, agricultural labourers, artisans, and 50 percent for tribal families. The individual family may receive subsidy upto a limit of Rs. 3000 in normal area, Rs. 4000 in Drought Prone Area Programme areas and it is Rs. 5000 for tribal families it is envisaged that atleast 30 percent of the assisted families should belong to scheduled caste and scheduled tribes to ensure better participation of women in the development process it was decided that atleast 30 percent of the beneficiaries should be women.

At the Central level in the Department of Rural Development, there is a central committee on IRDP and Allied Programmes of TRYSEM and DWACRA. This is headed by secretary department of rural development. Its main functions include framing and revision of guidelines and ensuring their effective implementation of the policy. The back up support at the state level is provided through a state level co-ordination committee. This is for guidance to DRDA's in planning implementation and monitoring of the programme and to secure interdepartment co-ordination and linkages for the programmes. At the District level the IRDP was implemented through District Rural Development Agency (DRDA).

The cutting edge level in implementation is the block. Here a number of extension officers are provided for programme implementation a block is the basic unit for preparation of prospective and annual plans, implementation of the programme as per approved plan and for providing feed back on the impact of the programme (Srivatsava, 1988).

b. Development of Women and Children in Rural Areas (DWCRA)

The Programme of DWCRA was started in September, 1982 as a subscheme of IRDP. It is designed exclusively for the women members of rural households below the poverty line to provide them with suitable avenues of income generation according to their skills and local conditions. For better inter-communications amongst women, group strategy was adopted for DWCRA, UNICEF has been assisting the programme. The programme was initially launched in 50 selected Districts all over the country, chosen on the twin criteria of low female literacy and high infant mortality rates. There has been a phased expansion. As on 31.3.1989 the programme was being implemented in 137 Districts of States and Territories. During 1980-1990, 24 additional Districts have been covered, bringing the total to 161.

One time grant of Rs. 15,000 placed, at the disposal of the group revolving fund. The amount is shared equally by Government of India/State Government/UNICEF. The fund can be used for purchase of raw materials, marketing, childcare, facilities, provision of multi-purpose community centres, for group to carry on their activities.

Women members of DWCRA groups can also avail assistance under IRDP as members of identified families subject to overall ceilings on subsidy. (India, 1988-1989).

C. Integrated Child Development Services (ICDS)

Integrated Child Development Service Scheme was started in 1975 remains the single largest country wide Nutrition Intervention Programme for child development and adopts a holistic approach to improve both pre-natal environment of the child. As such, mothers are also included in the programmes out reach. The programme aims to achieve four objectives.

- i. To improve the nutritional status of children 0-6 years via supplementary feeding to 'selected' beneficiaries.
- ii. To encourage school enrolment via early pre-school stimulation programme for children 3-6 years old.

- iii. To enhance mother's awareness via health and nutrition education and
- iv. To co-ordinate with health departments to ensure delivery of the required health inputs including immunization to children and mothers, so that both mortality and morbidity rates decline over time. A package of six services are thus delivered through ICDS are Health check up, immunization, referral services, supplementary nutrition, non-formal education, nutrition and health education to mothers.

This programme is centrally sponsored but administered by the state governments. The responsibility for financing ICDS is shared between the Government of India and the States. The goal of ICDS is not merely to reduce morbidity and mortality but to lay the foundation for proper psychological, physical and social development of the child (Ghosh, 1981).

d. National Perspective Plan for Women:

The Perspective Plan for Women is an effort at a long term overall policy for Indian women, guided by those constitutional principles and directives relevant to the development process. It is linked to the national targets determined for the end of the century in respect of certain basic indicators especially of health, education and employment. The Plan views women not as the weaker

weaker segment of society or as passive beneficiaries of the development process, but as a source of unique strength for reaching national goals.

The Plan aims at:

Economic development and integration of women into the mainstream of the economy;

Equity and social justice for all women.

These are critical goals for the all round development of women not merely as producers and providers, but also as individuals with a right to human dignity in a society where 'culture', 'caste' and 'class' tend to discriminate against gender.

The overall purpose of this plan is to find the highest common denominator for all national endeavour, cutting across the spectrum of class and religion; functions sectors and disciplines, to harness the resource represented by the people both the women as well as the men. This renewal of effort, from the fifth decade of political independence, will have meaning only if the full potential of the silent half comprising the 331 million women and girls of India, (about 150 million of them in material poverty and many more close to it) is harnessed. The direction and design, priorities and pace of national development, must have direct relevance to their lives

and future. Every dimension of development-political economic and cultural, not just social-has to assist and hasten their generation.

If the result and lessons of the past are any guide, a larger allocation of resources for women within the prevailing patterns and structures of development, does not promise a reversal of trends. A parallel substream of women's development even if possible, will only perpetuate discrimination and subordination. An alternative strategy of national development which will provide not just some additional space for women, but create a democratic egalitarian, secular, cooperative social structure has to be defined and tried. In such a scheme, it will be necessary to accelerate the women's component of composite programmes, to ensure the integrity of the enterprise as well as a measure of compensatory justice. The goals of holistic human development must not be at the expense of one another and the ascent to equality must be collective.

Poverty is a consequence as well as a cause of several factors that limit life. The obstinacy of this self-perpetuating cycle needs to be broken before its grip can be loosened and overcome in the measurable future. The poverty-induced cycle affects all the people

but impinges hardest on girls and women. Material poverty starts a chain of consequences, namely infections, nutritional deficiencies, ill-health, growth retardation, slow learning, small body size, low productivity, repeated child bearing, excess of unpaid and unrecognised work, low earning capacity, unemployment and perpetuation of poverty. The strategic response need not tax the nation's resources and can yield decisive social benefits if it spans the spectrum of needs through the life cycle; the girl's education, food, security, safer environment in the home and neighbourhood, vocational training, support services to save time and energy, income and employment opportunity, safe motherhood, breast feeding and proper weaning, immunity against childhood diseases, management of common illnesses like diarrhoea and respiratory infection, growth promotion and early childhood stimulation as educational foundation leading to full and equal participation in socio-economic life. The process of inter-generational (and now intragender) improvement, which is what development planning is about, has to ascend these steps in an unbroken sequence.

These may not necessarily cover women in specially difficult circumstances such as refugees and migrants, prostitutes and victims of atrocities, the mentally and

physically handicapped, etc. as these would require separate and detailed studies as has been done in the case of women in custody. However, for the majority of women, especially the rural poor, an integrated and decentralized approach to planning is envisaged. While the plan perceives mainstreaming as a long-term goal, it also realizes that some sector specific measures will have to be undertaken to elicit higher participation of women in the development process during the interim period.

Recognizing the need for a holistic approach, the Perspective Plan offers sectoral reviews of the situation of women in rural development, employment, supportive services, education, health, legislation, political participation, media and communication and voluntary action, while suggesting interlinked and converging strategies towards a holistic development of women by 2000 A.D. (Ministry of Human Resource Development, 1988).

2. Non-Government Programmes

It includes the programmes of

- a. All India Women's Conference
- b. Young Women's Christian Association
- c. Bharat Sevak Samaj
- d. Kasturiba Gandhi National Memorial Trust

- e. Bharatiya Grameen Mahila Sangh
- f. Central Social Welfare Board
- g. State Social Welfare Board
- h. Women's Development Corporation.

a. All India Women's Conference (AIWC)

Aims and Objectives:

The aims and objectives of the conference are to work for the welfare of women and children in all ways. Its objectives also include promotion of the ideals of citizenship and social reform.

Programmes and activities:

The conference holds annual sessions. Its activities include family planning, running co-operative and vocational training centres, protection of the handicapped, suppressing immoral traffic in women and children etc. The activities of the branches consists of running maternity houses, nursery schools, milk centres and co-operative societies for women. The Lady Irwin College, Delhi was started by the A.I.W.C.

The conference has 43 main branches and 400 constituent branches all over India.

b. Young Women's Christian Association:

Aims and Objectives:

The purpose of the Association is to unite

women and girls in a world wide fellowship to help them to find a definite purpose in life, to attain the fullest appreciation of the joy of the friendship, service and beauty and to "interpret by radiant living of love of God as revealed in Jesus Christ" and it was registered in 1975.

Programmes and activities:

This is co-ordinating body, uniting a number of independent local associations in one movement. It does not carry out any activities of its own, except those of a nation wide character, such as running summer schools for leadership training. The local Associations work included a large variety of activities for young women and girls, including social welfare and educational facilities. A number of hostels and holiday homes are run by them throughout the country. It maintains a close liason with U.N. and its specialised agencies, various national and international non-governmental organisations and educational institutions.

C. Bharat Sevak Samaj

Aims and Objects:

To draw out the available unused time, energy and other resources of the people and direct them into various fields of social and economic activity and it was established in 1952.

Programmes and activities:

The activities of Samaj include building up of standards of honesty in public administrations, creation of social awareness among the people with regard to prevailing conditions and problems and their own obligations in regard to them and of the need for unity, tolerance and mutualhelp, conducting campaigns and adopting practical measures for the conservation and best utilisation public and private resources for creating maximum saving and promotion of promotion of productive activity. This organisation is the product of the Five Year Plan and is intended to be a machinery for co-ordinating voluntary welfare work.

d. Kasturiba Gandhi National Memorial Trust

Aims and Objects:

The aims of the organisation are to conduct and promote such charitable activities as would conduce to the general welfare of the needy women and children in rural areas in India and it was established in 1945.

Programmes and activities:

The programmes and activities include training of women workers (Gram sevikas), running of village welfare centres, which include children's homes, basic education centres, maternity homes, dispensaries and leprosy relief

centres. Other activities are sanitation drives in rural areas, emergency relief and service to displaced women and children.

e. Bharatiya Grameen Mahila Sangh (BGMS)

Aims and Objectives:

The federate existing organisation working for rural women and take to steps to establish new grameen Mahila Samitis and Mandals in the states, districts, talukas and villages of India.

Activities:

Organises training camps with view to preparing rural women to participate in the development of schemes and to develop local leadership among them; conducts Lok Kary Kshetras and Welfare Extension Projects (rural) runs Condenced Courses for the training of women, assists in running family planning services in rural areas.

f. Central Social Welfare Board:

The Board was constituted in 1953 with the specific objective of promoting voluntary effort. It is an autonomous body with a full time chairman. Its membership is mostly from non-officials. It is financially supported by the Government of India to promote and develop voluntary effort and implement welfare programmes. The main programmes implemented by the Boards are:

- i) General Grants - Programme
- ii) Family and child welfare projects
- iii) Nutrition Programmes for pre-school children
- iv) Condensed course of education for women
- v) Vocational Training course
- vi) Socio economic programmes for women in need
- vii) Hostels for working women
- viii) Integrated pre-school projects
- ix) Balwadis in the Demonstration projects
- x) Foster care homes
- xi) Holiday camps for children
- xii) Training for field level personal.

Maternity Centres and medical aid units in the border areas, renders welfare services for the jawans in the border areas, coordinates family planning programmes with welfare extension projects; organises short term job oriented training programmes for welfare personnel in collaboration with Indian Council for Child Welfare, Bharat Sevak Samaj and department of Community Development and Cooperation, Ministry of Food and Agriculture, etc undertakes evaluation studies of programmes undertaken the seminars, conferences and meetings publishes material on social problems conducts research on social welfare subjects and problems.

g. State Social Welfare Board (SSWB)

The effectiveness of any social Welfare Programme is determined largely by the degree to which the programme, whether centralised or decentralised, is administered, responsibilities and powers shared in the interests of the beneficiaries.

Objectives and Functions:

The main objectives laid for State Social Welfare Board is to work as an advisory board, as the name itself implies, to the ultimate achievements of objectives as earmarked for the CSWB. For achieving the objectives the functions assigned to a SSWB are as;

- i) To act as media for the exchange of information between the field and the centre and vice-versa
- ii) To invite and examine application for grant-in-aid for voluntary Welfare organisations and recommend same to the CSWB.
- iii) To supervise the working of the voluntary organisations/projects and report to the CSWB
- iv) To advise and assist the Central Board in sponsoring new welfare programmes and activities
- v) To co-ordinate the Social Welfare activities undertaken by the various departments of the state Government obviating all duplication or overlapping.
- vi) To promote growth of voluntary social welfare organisation with special references to the development of

welfare services in the areas left uncovered.

- vii) To assist the CSWB in providing field counselling services for aided voluntary organisations
- viii) To administer the programme of rural welfare projects.
- ix) To stimulate effective co-ordination among voluntary organisations and between voluntary and statutory agencies at the state and local levels
- x) To assist the CSWB and the state Governmen in the furtherence of welfare services and
- xi) To undertake with the concurrence of the CSWB such other social welfare activities or programmes as entrusted to the state board by any department of the Government either of the central or the State (Goel and Jain, 1988).

h. Women's Development Corporation:

Women's Development Bureau is directly responsible for welfare and development of women in the country. Activities of the Bureau include formulation of policies, plans and programmes enacting/implementing various social legislations relating to women and implementing certain welfare and development programmes for women.

A new scheme for assisting the setting up of Women's Development Corporations (W D Cs) in all the states

has been launched. Identification of women as individuals as in groups preparation of viable projects, facilitating training, credit and marketing etc., are some functions to be carried out by the proposed corporations. The schemes are :

1. Hostels for working women
2. Employment and income-generating production units
3. Training centres for rehabilitation of women in distress
4. Short-stay Homes for women and girls
5. Education work for prevention of atrocities on women (Bhanti, 1989).

C. Highlights of Research in the Field of Women and Development

It deals with

1. Status of women
2. Employment of Women
3. Programmes for Women.

1. Status of Women :

A group of scholars have made an attempt to assess women's level of awareness of various legal rights granted to them. These studies have been conducted on

various sections of female population. Kaur and Sharma (1983), conducted their study on women of Haryana. They observed that most of the respondents had vast knowledge about various Acts. Child marriage restraint Act, Dowry prohibition Act 1961, Hindu Special Marriage Act 1954, and Hindu Succession Act.

A survey conducted by Reddy and Rajanna (1984) in the Warrangal District of Andhra Pradesh shows that intercaste marriages do not necessarily lead to the weakening of the social support structure and that the fear of adverse reaction from parents and relatives is too often exaggerated. Such unions do result in a happier life situation had both the partners. Laws framed after Independence have progressively sought to remove the legal cobwebs in order to promote inter caste marriages. The Government have come up with monetary and other incentives to pull down the caste barriers in relation to marriage.

Manivakar's study (1986) on "Women and Development" was conducted with the following objectives 1. To review the development which has taken place 2. To identify the gaps 3. To decide the direction of change needed 4. To review the efforts of government and voluntary agencies and 5. To identify the action plans which can be taken up by individuals, government and voluntary agencies. The

study found that the female literacy rate has gone up but the increase is not significant enough to generate an impact. The study also found that the number of women in employment had actually decreased and that women are losing their productive role in the agricultural economy too.

A study done by Jain and Bannerjee (1985) on "women and poverty" demonstrated the in-verse relationship between income level of the household and women's participation. The lower the income level, the greater the pressure on women to seek work to sustain themselves and their families. The relationship between earning income or being employed by itself is not an indicator of status. To the majority of female workers, who are also poor, work is not a matter of choice.

A study done by Devadas (1986) on "the status of women in India-Equality and Development" emphasised the use of integrated development programmes for women for their welfare and development. In order to suit the regional and individual needs, Devadas recommended the need for diversified curricula. She felt that sincere and concentrated attempts should be made at all levels to conscientise women about their roles.

2. Employment of Women :

Lalita Devi Published her book entitled "Status and employment of women in India" in 1982. The study was conducted in Trivandrum city in the district of Kerala. The study is an attempt to examine the impact of female employment on her status within the family, office, and in society. According to the findings of the study, employment has contributed significantly to raise the status in the family than her unemployed counterpart. Her status has been examined on the basis of different activities viz her participation in the decision making process, extent of freedom in speaking, and others. Employment enabled them to develop their faculties and created in them a new confidence in themselves. Hence she concluded that it was employment that had created the new attitudes and these in turn strengthened the claim of women to have higher status. Thus employment of women has improved their status in the family, in the office and in the society as well.

Bannerjee's study (1984) on "women in the unorganised sector" reveals subordinate position of women in the unorganised sector and their easy exploitability. The characteristics of female labour supply according to Bannerjee is its lack of response to wage rates and

its determination by level of family income. Women aim to make up a deficit in family level of income which is already very low, they are prepared to take up any work at any rate.

A study conducted by Rao (1986) on "women and employment" traced the socio-cultural factors which are responsible for the low participation of women in employment she recommended a change in Governments approach in terms of creating more part time jobs, providing facilities for leave and emphasised the need for structural changes to bring women folk into the cultivators category rather than allowing them to remain merely as casual labourers in the agricultural sector. Manikar (1986) and Vermas (1988) study on "The status of women and their participation in economic activities" in Bihar reveals a similar trend.

Ramdas (1988) conducted a study on "self-employment for educated unemployed in Madurai City with the objective of finding out the impact of self-employment loan of women". The findings of his study was that only matriculates and technically educated persons are interested in availing loans. Graduates and post graduates are not keen because they prefer to wait for a government job.

Kaliammal and Bhatji (1989) conducted a study on women entrepreneurs and Bank finance in Coimbatore District with an objective 1. Identify the background of women entrepreneurs. 2. assess the help rendered by the nationalised banks in providing adequate guidance and finance in starting their units, and 3. assess the performance and problems of women as entrepreneurs. The study found that it is clear that whatever the policy of the government, the benefits of the best schemes percolating to the grass root level could be ensured only by the commitment of the officers at that level. The findings indicate that there must be better coordination between the bank and the Director of Industries and other voluntary organisations which advocate the importance of women taking up entrepreneurial work the government should undertake research programmes to find out the problems faced by women entrepreneurs so that the training programmes could be tailored to suit their needs.

A study of the employment of women in Bandari Pokhari Block of Balasore a costal district of Orissa. The sample was selected on random basis from five villages of the Block 40 samples respondents from each village. Most of the sample respondents who work in the field, But not in the income generating schemes, point out that

they do not know at all about the income generating schemes of the government. Rest of the sample respondents of this category point out that they have heard about the programme but they do not know the details. And they are not keen to know about it either. The women who are aware and interested in the programmes have acquired awareness mostly through mahalir samities and other grass-root organisations. It is found from the present day study that in creating awareness in rural women on employment generating schemes, the role of government and mass media has been negligible sometimes the peer groups or friends circles create awareness and interest among women in taking up income generating activities. In the low-income group, particularly, either the husband or the other members of the family provide the stimulus (Rath and Rath, 1990).

3. Programmes for Women :

For evaluation of social development programmes the evaluation studies would have to be conducted with two districts at two different levels, the first would be at the delivery system levels. Another level would be the local institution which may be called as receiving mechanism of the community. At the level of the delivery system the evaluation studies would aim at finding out

the efficacy of the process and the impact of social development programmes. This kind of evaluation can be done by the agency responsible for delivering services as inputs or by some outside agency. This will provide feed back to the policy makers (Sharma, 1988).

Pachapoika is a sleepy village about 40km from Cannanore some educated ladies of this village took upon themselves the task of improving the condition of women and children in the village. The result is the formation of Pachapoika Mahila samajam. This samajam started its activities with a feeding centre in 1976 with the assistance of the Kuttu Paramba, National Extension Block. The institution has set up a Dairy unit under the socio-economic programme of the C S W B. For the last five years the samajam has been conducting condensed course of education for failed SSLC women. The results so far achieved are impressive. They have also started a typewriting class for adult women under the vocational training programme of the C S W B (Kamalakshan, 1987).

Methodology

III METHODOLOGY

The Methodology adopted for the study included the following steps :-

- A Selection of the Area.
- B Selection of the Samples.
- C Selection of the Method.
- D Collection of the Data and
- E Analysis and Interpretation of the Data.

A Selection of the Area

Department of Social Welfare, Government of Tamil Nadu exclusively working for the uplift of women was approached to get to know the programmes in operation in Coimbatore District. Mrs Dowlathbi, District Social Welfare Officer and her team* offered their utmost help in equipping the investigator to have the list of 20 schemes and the beneficiaries spread over in Coimbatore District for the year 1989-90. It served as the source book for the investigator. Hence, the investigator drew majority of the samples for 15 schemes from Periyanaickanpalayam Panchayat Union in Coimbatore District which is 18 Kms away from the University and it was the native place of the investigator too. Since the department caters to the needs of the whole district the rest of the five schemes and their beneficiaries were available

in other blocks and corporation areas. Hence, the Coimbatore District was the operational area for the study (*Figure II).

B Selection of the Samples

The investigator wanted to know the extent of utilisation of all the schemes and hence the choice of the samples constituted the following (Figure III).

TABLE III
SAMPLE SELECTION - MODUS OPERANDI

S. No.	Scheme	District allotment	Area chosen	Samples chosen
1.	Anjugam Ammayar Memmorial Inter caste Marriage Assistance Scheme	12	Periyanaickanpalayam Block	2
2.	Aid for the Marriage of Widow's Daughter	60	Periyanaickanpalayam Block Karamadai Block Perur Block	1 2 1
3.	Assisting Financially Backward Women to get loan from Nationalised Banks	400	Periyanaickanpalayam Block	5
4.	Auto-rickshaw Scheme for Women	10	Coimbatore City	1
5.	Child Welfare Centres	894	Periyanaickanpalayam Block	5
6.	Computer Training Scheme	75	Mettupalayam	1

S. No.	Scheme	District allotment	Area chosen	Samples chosen
			Periyanaickanpalayam Block	2
			Karamadai Block	2
			Kuniamuthur	1
7.	Free Books for Widow's Children	220	Periyanaickanpalayam Block	5
8.	Free Sewing classes	NA		
9.	Free School Uniform stitching Co-operative society	800	Coimbatore City	10
10.	Foot Wear Stitching Co-operative Society	50	Annur Block	6
11.	Free Sewing Machine	100	Karamadai Block	5
12.	Government Blind School	50	Thondamuthur Block	5
13.	Mahalir Manram	613	Periyanaickanpalayam Block	8
14.	Marriage of the Orphan girl	No allotment in 1989-90		
15.	Moovalur Ramamirtham Memorial Marriage Assistance Scheme	776	Periyanaickanpalayam Block	7
16.	Dr.Muthulakshmi Reddy Maternity Finance Assistance Scheme	12,500	Periyanaickanpalayam Block	6
17.	Running of Orphanages	204	Periyanaickanpalayam Block	10
18.	Scholarship for Handicapped Students	717	Periyanaickanpalayam Block	5

S. No.	Scheme	District allotment	Area chosen	Samples chosen
19.	Typewriting Training Scheme	250	Periyanaickanpalayam Block	5
20.	Widow's Remarriage	5	Periyanaickanpalayam Block	4
			Karamadai Block	1

NA : Not Available.

Hundred samples were selected for the study. The Representative Sampling Method was used to select the beneficiaries in the blocks. A sampling plan which warrants the insurance that the chances are great enough that the selected sample is sufficiently representative of the population to justify our running the risk of taking it as representative is called Representative Sampling Plan (Wilkinson and Bhandarkar, 1984).

A sample of not more than 10 from each scheme was taken for the study. From Periyanaickanpalayam Block 69 samples were selected, 11 from Coimbatore City, Six (6) from Annur Block, Six (6) from Karamadai Block, Five (5) from Thondamuthur Block, One (1) from Kuniyamuthur, One (1) from Mettupalayam, One (1) from Perur and thus numbering 100.

ORGANISATION CHART OF DISTRICT SOCIAL WELFARE OFFICE

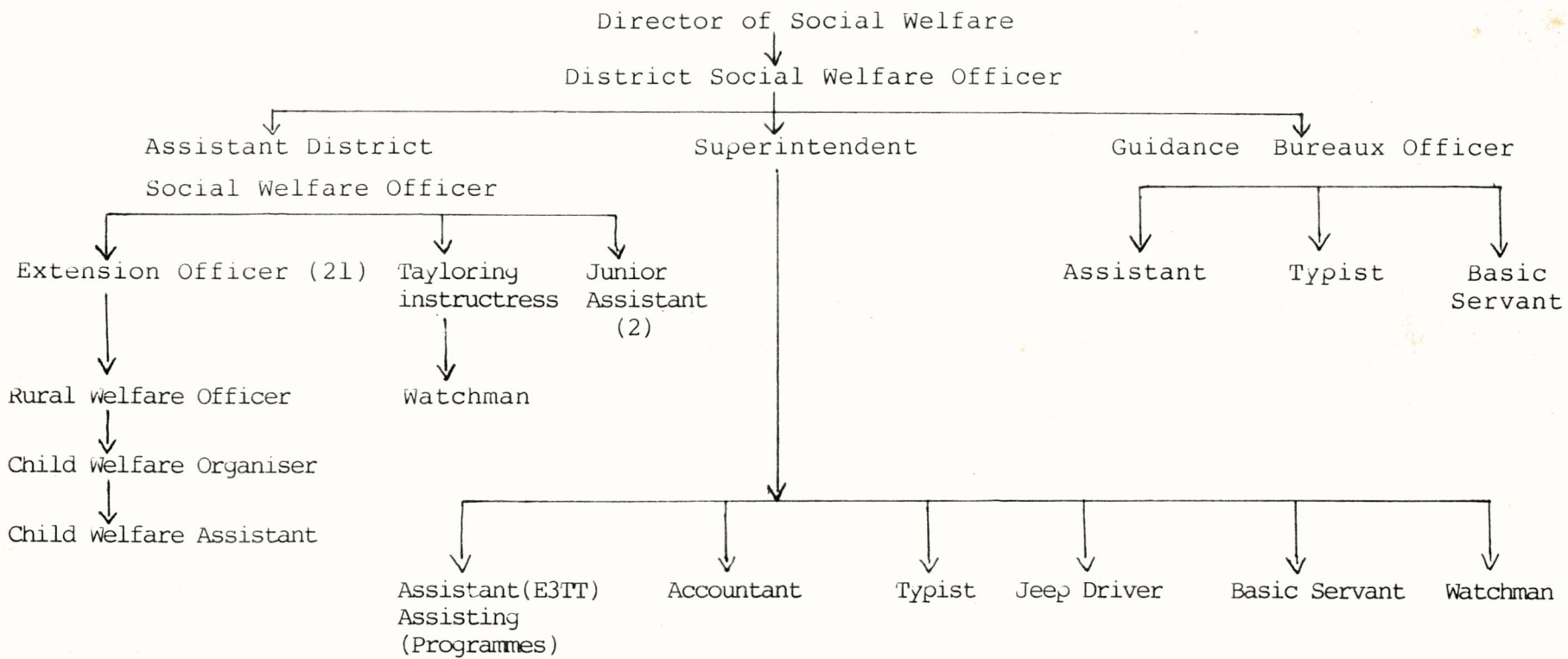
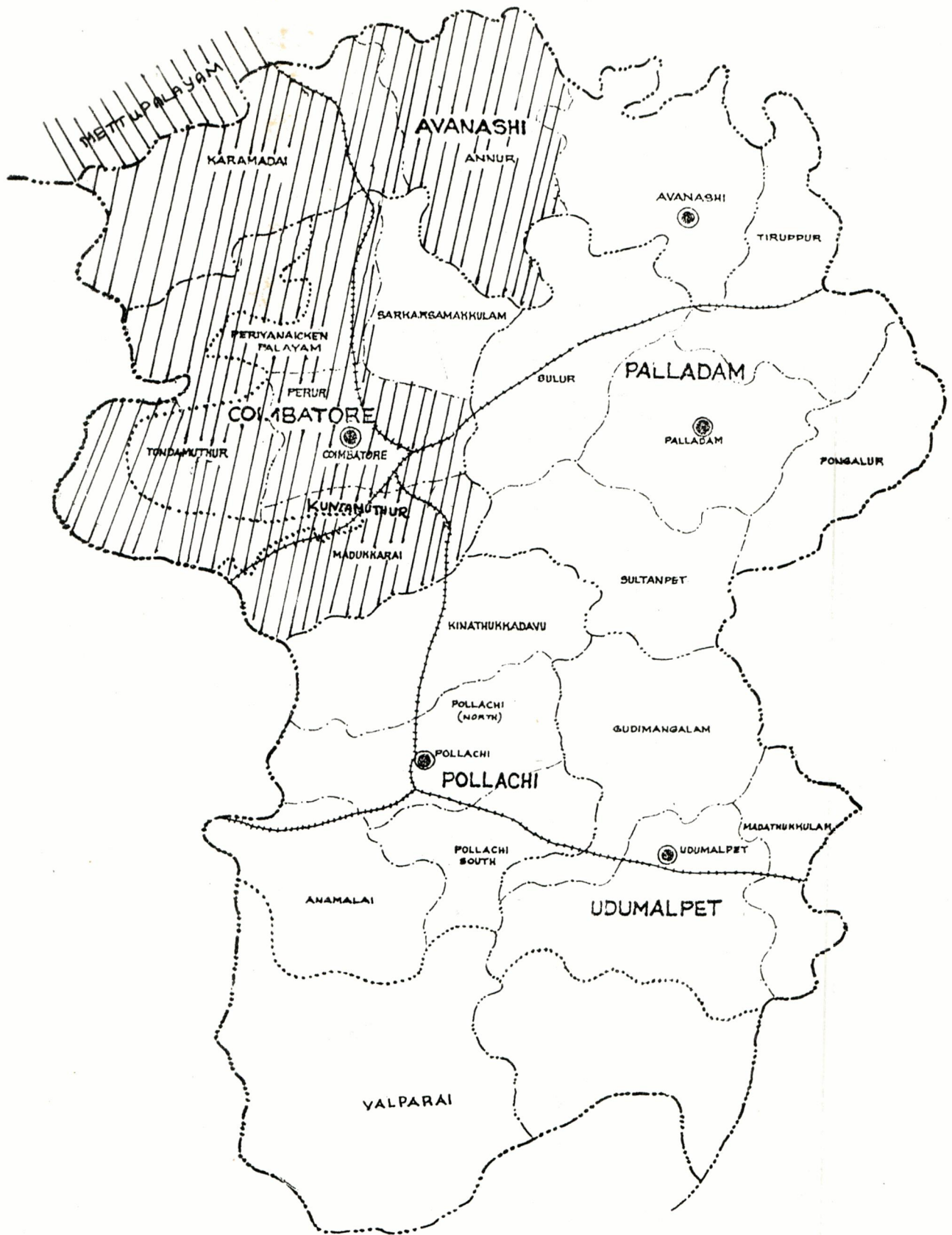


FIGURE II



LOCALE OF THE PROJECT

FIGURE - III

3. Mr.N.Rathakrishnan Block Development Officer
Periyanaickanpalayam Panchayat
Union, Coimbatore.
4. Mrs Gokila Dhandapani Extension Officer,
Social Welfare
Periyanaickanpalayam Panchayat
Union, Coimbatore.

D Collection of the Data

The data were collected from the following sources:-

Primary Source :

The source from which the information is taken may itself had conducted the original investigation it is known as Primary Source (Gupta, 1989). The investigator with the prepared and pretested schedules made personal visits to meet all the 100 beneficiaries at their residence/workspot/institution. It enriched her experience and enabled her to know the enormous amount of efforts and funds that are flowing from the government to uplift the women.

Secondary Source :

The source didnt itself collect the data but took them from some other Primary Source, it is known as Secondary Source (Gupta, 1989). The secondary data

were collected from the District Social Welfare Office, concerned blocks and from the reports and manuals available in District Social Welfare Office.

E Analysis and Interpretation of the Data

The data collected from the 100 beneficiaries with the supportive ideas and personal experiences of the investigator are processed, analysed and interpreted in Chapter IV.

Results and Discussion

IV RESULTS AND DISCUSSION

The results of the study are discussed as follows:

- A. Background Information of the Beneficiaries
- B. Profile of Social Welfare Programmes for Women, Department of Social Welfare, Coimbatore District and Reactions of the Beneficiaries of various Schemes.

A. Background Information of the Beneficiaries

It is dealt as follows (Figure IV a).

1. Age group of the beneficiaries.

Table IV indicates the agewise distribution of the beneficiaries.

TABLE IV
AGEWISE DISTRIBUTION OF THE BENEFICIARIES

S.No.	Agegroup	Percentage of the beneficiaries
1.	Below 14	11
2.	15-20	12
3.	21-25	33
4.	26-30	17
5.	31 and above	27

Since the schemes cater to the needs of 14-50 years, all the age group were included, but majority (62 percent) of the respondents were between 15-30 age group.

2. Personal Details of the Beneficiaries

The background details of the beneficiaries are presented in Table V.

TABLE V
PERSONAL DETAILS OF THE BENEFICIARIES

S.No.	Area	Percentage of the beneficiaries											
		Sex		Religion			Family			Community			
		Male	Female	Hindu	Muslim	Christian	Nuclear	Joint	Orphan	OC	BC	MBC	SC
1.	Rural	9	79	87	1	-	58	20	10	4	44	11	29
2.	Urban	-	12	11	-	1	11	1	-	-	8	2	2

Social welfare programmes were concentrated on women and hence 91 percent of the beneficiaries were females, only nine percent were males and these male

members were the sons of widows, destitutes and visually handicapped.

Majority (98 percent) of the beneficiaries were Hindus though the schemes cater to all sections of the society irrespective of caste, creed and religion.

Majority (69 percent) of the beneficiaries were belonging to nuclear families. But 10 percent of the beneficiaries were orphans who were living in the orphanage.

Majority of the schemes were for BC, MBC and ST and the participation was only 31 percent in SC and the Most Backward Class was only 13 percent. They were to be made aware of various welfare measures entitled for them. (Figure IV b)

3. Occupational Status

Table VI reveals the occupational status of the beneficiaries (Figure IV c)

TABLE VI
OCCUPATIONAL STATUS OF THE BENEFICIARIES

S.No.	Occupational status	Percentage of the beneficiaries		
		Rural	Urban	Total
1.	Coolie	29	10	39
2.	Workers	13	-	13
3.	Business	8	2	10
4.	Agriculture	2	-	2
5.	Unemployed	36	-	36

Majority (64 percent) of the beneficiaries were employed as coolies, workers, business or agriculturists and all were below poverty line as the scheme proposes. But the unemployment include children of widows, children in orphanage and blind school, who were not eligible for working. The category 'business' included those beneficiaries, benefitted by the scheme, namely "Assisting Financially Backward Women to get Loan from Nationalised Banks".

4. Marital Status

Table VII shows the marital status of the beneficiaries (Figure IV d).

TABLE VII
MARITAL STATUS OF THE BENEFICIARIES

S.No.	Marital status	Percentage of the beneficiaries		
		Rural	Urban	Total
1.	Married	57	6	63
2.	Unmarried	16	4	20
3.	Widow	14	1	15
4.	Destitute	1	1	2

Majority (63 percent) of the beneficiaries were married and it is depressing to see that 15 percent of the beneficiaries were widows. Nine respondents who were in the orphanage were not included because, the schemes gave priority to widows, destitutes, deserted and hardi-capped, who had no financial support.

5. Income Level of the Beneficiaries

Table VIII shows the income level of the beneficiaries (Figure IV e)

TABLE VIII
INCOME LEVEL OF THE BENEFICIARIES

S.No.	Income / month in Rs.	Percentage of the beneficiaries		
		Rural	Urban	Total
1.	300 and below	35	2	37
2.	301-500	35	9	44
3.	501-700	10	-	10
4.	701-900	6	1	7
5.	900 and above	2	-	2

All the beneficiaries who were living below poverty line was one of the criteria for getting benefits through the scheme. But majority (84 percent) were under the lowest cadre of poverty line. Poverty line has been defined

PERSONAL DETAILS OF THE BENEFICIARIES

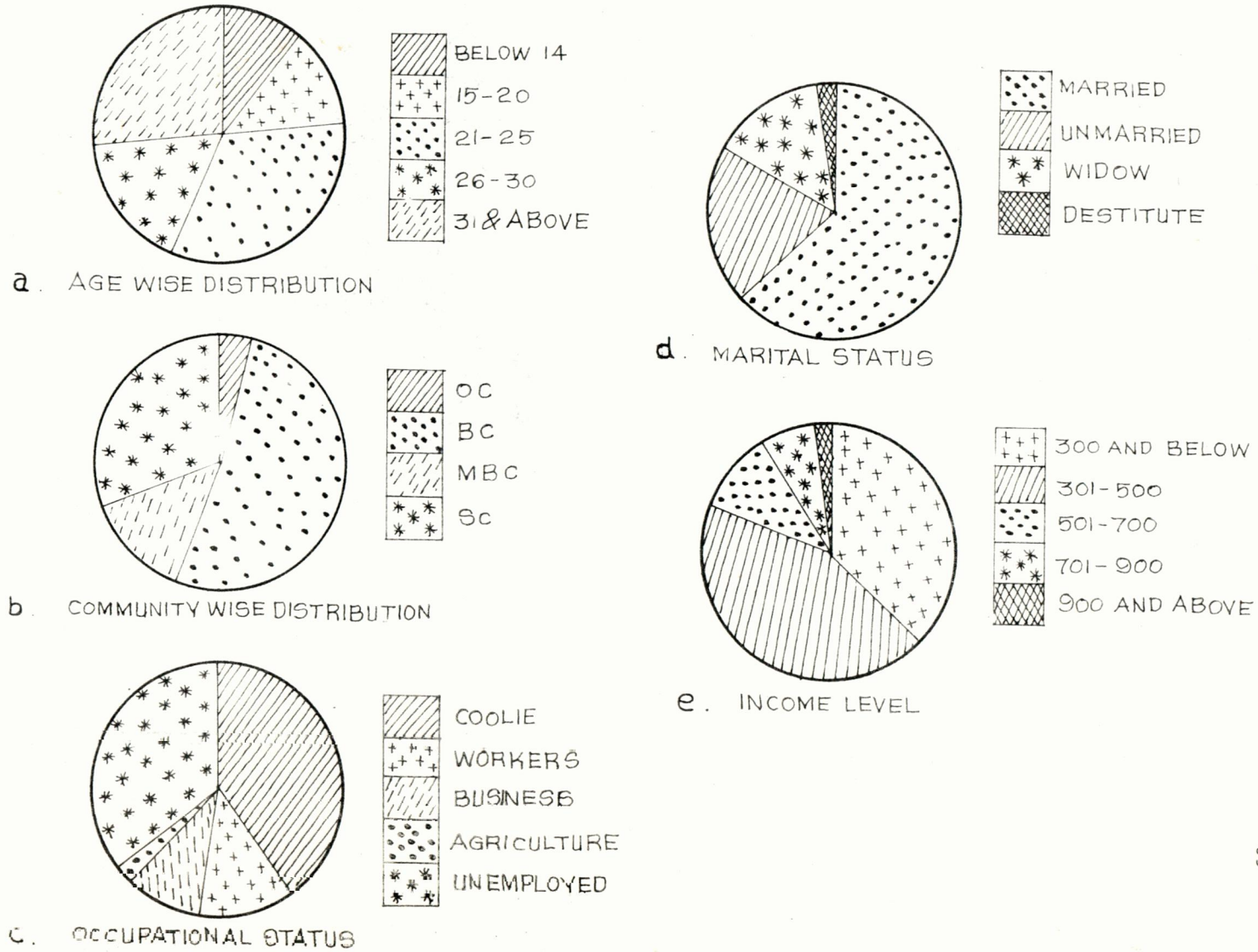


Figure. VI

in terms of annual income of a family. A family having an annual income of Rs.6,400 or less is considered to be a family below poverty line (DRDA, 1986).

6. Educational Qualification

Table IX shows the educational qualification of the beneficiaries.

TABLE IX
EDUCATIONAL QUALIFICATION OF THE BENEFICIARIES

S.No.	Educational qualification	Percentage of the beneficiaries		
		Rural	Urban	Total
1.	Illiterate	12	-	12
2.	1-5	23	1	24
3.	6-10	37	10	47
4.	+1 and +2	12	1	13
5.	UG	4	-	4

It is encouraging that the majority (88 percent) of the beneficiaries were literates and they include graduates too, who enjoyed Moovalur Ramamirtham Memorial Marriage Assistance Scheme and Computer Training Scheme. It is depressing to see 12 percent of illiterates, who were in Muthulakshmi Reddy Maternity Finance Assistance Scheme, Aid for the Marriage of Widow's Daughter, Free Foot

Wear Stitching Co-operative Society and Widow's Remarriage Scheme, But efforts are on, to provide assistance only to literates in future to encourage adult education programme.

B. Profile of Social Welfare Programmes for Women. Department of Social Welfare, Coimbatore District and Reactions of the Beneficiaries of the Various Scheme.

It is dealt as follows

1. Anjugam Ammayar Memorial Inter Caste Marriage Assistance Scheme

Under this scheme 12 couples got benefit in the year 1989-90. The marriage between different community men and women was encouraged by this scheme, and they get Rs.4,000 as National Saving Certificate and Rs.1000 as cash. The age group is between 18-35 years, for female and upto 45 years for male.

Out of two beneficiaries chosen for the study one beneficiary got married in the year 1988 and another in 1989. The conditions to get the benefits are

1. Nationality should be an Indian.
2. The pair should belong to different communities
3. Annual Income for both the partners should not exceed Rs.12,000/-

4. Should apply within two years after marriage.

The documents to be produced by the beneficiaries were

1. Community certificate
2. Nativity certificate
3. Income certificate
4. Marriage registration certificate and
5. Three copies of photographs of the bride and bride groom.

It has been a love marriage for both the beneficiaries without the acceptance of the parents. One couple belonged to FC and MBC and another one couple came under the category of BC and SC. They do not have issues till date.

The problem expressed were really touching because they said that the society had not accepted these types of marriages and they were not even accepted by husband's family. They feared that their children might have problems in the society in future.

The suggestions given by them were highly relevant and welcoming,

1. Motivating the younger generation and
2. Arranging job opportunity for the couples instead of financial assistance (Figure XV).

2. Aid for the Marriage of Widow's Daughter

Two thousand rupees was given as aid to the daughter of a widow between the age group of 18-30 years. Rs.60,000 had been allotted for the same during the year 1989-90. Sixty women were benefitted by this scheme. Previous years the aid was Rs.1,000 but in 1990, it was increased to Rs.2,000. The daughter, who is benefitting should be born for the husband who died, which should be proved. No educational qualification is needed to get benefit.

The investigator found that the age of the four beneficiaries chosen ranged from 22-29 years and they expressed that the economic struggle in the family had been the reason for getting married late. Three of the beneficiaries felt that the financial help was received only after the marriage and the amount given was Rs.2,000 per head.

The beneficiaries had to fulfil the following conditions.

1. Age should be between 18 to 30 years
2. Annual income should not exceed Rs.6,400
3. Only one beneficiary in the family and
4. Daughter of helpless widow.

All the beneficiaries suggested quick disposal of the assistance and strict spot verification.

3. Assisting Financially Backward Women to get Loan from Nationalised Banks

The criteria for processing the loan is that the women should be a widow, a destitute, or a divorcee, whose family income is below Rs.6,400 / annum. For this programme target was fixed as Rs.3,67,200 and achievement is Rs.2,00,000 for 400 beneficiaries with an amount of Rs.2,000 / head had been procured and distributed. The subsidy for loan is one third of loan amount. The loan amount should be paid within three years of time.

Out of five beneficiaries chosen three of them were destitutes and two were widows. Two of the beneficiaries got loan for petty shop* and two of them got for wet grinder and one for cloth cut piece centre. The amount of Rs.2,000 was received by the destitutes and Rs.1,800 was received by widows as cheque with one third of subsidy. The beneficiaries who obtained loan for wet grinder was satisfied with the loan amount and regular in her repayment because the amount was adequate to establish the unit and they earned an income of Rs.500 / month and paid Rs.600 / year to the bank by working 7-9 hours / day. But those three beneficiaries who obtained loan for petty shop and cloth cut piece centre were not satisfied, because of the inadequacy of the amount and hence not yet repaid

the loan. These three beneficiaries though they spent 10-12 hours / day they could earn an income of Rs.200-400 / month (*Figure V).

Three of the beneficiaries were able to get co-operation from their family members and others were not able to get.

The problems faced were

1. Spending more time for the work and hence unable to concentrate on their family and personal work.
2. Returns are very less.

It was disheartening to see that one of the beneficiaries had misutilised the loan amount for buying the furniture which should be condemned.

The constructive suggestions for the further improvement of the scheme were

1. Instead of cash, the help could be rendered as kind and
2. The loan amount should be increased, because it was not adequate to establish the unit (Figure XV).

4. Auto - rickshaw Scheme for Women

Under this scheme 10 women from Coimbatore District would be given training in 1989-90, with a stipend

FINANCIALLY BACKWARD WOMEN GOT LOAN FOR PETTY SHOP
THROUGH PRIMARY CO-OPERATIVE BANK

(Veerakeralam)



FIGURE - V

of Rs.1,500 paid directly for training and a loan of Rs.4,500 for the purchase of auto. Training was given for three months.

The investigator contacted only one beneficiary because out of 10 beneficiaries, only one had utilised it properly. The beneficiary expressed that she got this benefit for her social status and her husband was handicapped. Though she was trained in driving cycle and mopeds, she was equipped with training for another three months by the Department of Social Welfare (Figure VI).

She was able to earn Rs.40 / day (Rs.1200 / month) but she was required to pay Rs.900 / month for the bank and hence she worked hard for 12 hours / day. She had met with a minor accident once. She was happy over her assignment because she gets appreciation from the public, encouragement from family members and she was about to get an award from Rotary Unisa Club for her innovative and courageous approach in self employment.

The problems faced by the beneficiary were.

1. More working hours
2. Time spent with the family members is very less
3. More competition.

The suggestions offered for the betterment of the scheme were

AUTO-RICKSHAW SCHEME FOR WOMEN
(Coimbatore City)



FIGURE - VI

1. The target should be increased.
2. Proper motivation should be done to involve the women.
3. Auto rickshaw should be given only to the women those who know driving to stop the misuse of the funds.
4. People should be encouraged to appreciate the efforts.
5. Since they were scared of going late in the nights proper security measures could be assured.

5. Child Welfare Centres

There are 894 child welfare centres covering 21 panchayat unions and three municipalities. The beneficiaries are 35,000 children and 5,600 old age people. Under Drought Relief Scheme 25,366 children, 5,668 lactating mothers and 6,888 pregnant mothers are being benefitted in 1989-90. The children of poor between the age group of 3-5 years are eligible to join the child welfare centre.

The investigator visited five child welfare centres and the organisers of the centre expressed that three of the centres had a strength of 20-40 children and in the others it was above and taking care of 2-5 years of age group of children. They said that the attendance was highly encouraging. All the children received nourishing food*, basic education, good health habits imparted by the teachers. The responses of the parents revealed that utmost care and attention was bestowed, and

regular medical facilities like immunization, medical check-up and first aid were also being received by all the beneficiaries (*Figure VII).

a) Activities of the Child Welfare Centres

The following table shows the activities carried-out in the child welfare centre.

TABLE X
ACTIVITIES OF CHILD WELFARE CENTRES

S.No.	Activities	Number of centres
1.	Songs	5
2.	Alphabets	5
3.	Games	5
4.	Numericals	5
5.	Picture telling	3
6.	Storey telling	2

All the centres had effective teaching schedule with attractive visual aids.

b) Facilities Needed in the Child Welfare Centres

The following were the facilities required in the Child Welfare Centres.

TABLE XI
FACILITIES NEEDED IN THE CENTRES

S.No.	Facilities	Number of centres
1.	Mats	5
2.	Water	2
3.	Toilet	2
4.	Kitchen	2
5.	Building repair	1
6.	Weighing machine	1

In order to instil good health habits in children, they had insisted the construction of toilets. Due to scarcity of water, the ayah spent more time on collecting water. If water could be made available, she could spend more time on care of children and maintenance of balwadi. Provision of weighing machine and kitchen would improve the quality of working.

The investigator observed that out of five centres chosen, four centres were clean and one centre had air pollution and lacked environmental cleanliness. The organiser expressed that the allotment is only 12.5 paise per child for vegetables, fuels and greens. They also felt that the salary is less, compared to the enormous work input by them.

The suggestions included,

1. Improving the facilities of the centre
2. Improving the strength of the centre (100 percent) by proper motivation
3. Increasing the allotment and
4. Increasing the salary of the balwadi organiser and ayah (Figure XV).

6. Computer Training Scheme

In Coimbatore District under this scheme 75 poor women were given training in computer chips making for three months and a stipend of Rs.1 500 was being paid by the District Social Welfare Department directly to the computer centre. One third of the beneficiaries were schedule castes and the annual income of the family should not exceed Rs.6,400/-.

The computer training was entitled for -2 and degree holders and the beneficiaries contacted had been trained in basic and introduction to computer. The department is trying its level best to fix in the jobs but not succeeded (Figure VIII).

In the light of the problems faced the following suggestions were given.

1. Extending the training period for longer duration with advanced courses.

PROVISION OF NUTRITIOUS NOON MEAL THROUGH
CHILD WELFARE CENTRE
(Press Colony)



FIGURE - VII

COMPUTER TRAINING SCHEME FOR WOMEN
(Kuniamuthur)



FIGURE - VIII

2. Tieup arrangements for jobs and
3. Providing travelling allowance for poor students.

7. Free Books for the Widow's Children

For the students from IV standard to XII standard, Rs.14,887 was spent for 220 children during 1989-90. The beneficiaries were the children of widows. Free books and note book were given for the children.

Five beneficiaries in the age group of 13-17 years were contacted by the investigator and the services had been enjoyed by the beneficiaries for the past 3-4 years. Mother, friends and relatives had motivated the widows children to use these benefits.

Keeping in view the problems faced, the following suggestions were given,

1. Timely supply of books in good condition
2. More number of books and note books
3. Supply of pencil, pen and rubber and
4. Supply of materials in the beginning of the acedemic year itself (Figure XV).

8. Free School Uniform Stitching Co-operative Society

In Coimbatore District about 2,67,521 children studying in classes 1 to 8 are being benefitted. This was also an income generating activity for women who stitched

these uniforms and an amount of Rs.17,64,301 was paid for their labour in the year 1989-90. There were 800 women beneficiaries under this scheme getting upto Rs.250 / month.

Ten beneficiaries were enjoying the benefits for the past 2-6 years. They were required to possess certificate in sewing and hailed from families living below poverty line (Rs.500 / month) and preference was given to orphan, widows, destitutes and the wife of handicapped. They paid a membership fee of Rs.105 towards co-operative society. Eight of the beneficiaries worked 4-6 hours / day and another two worked 7-9 hours / day. The economic benefits were highly encouraging and hence they got Rs.2,000-2,500 / year, which engaged them through out the year. Depending on their ability, speed and skill, they could get the items and stitch them and got orders from local areas too. (Figure IX)

Table XII shows the remuneration received per piece

TABLE XII
REMUNERATION RECEIVED

S.No	Garments / Items	Rate / piece	
		Rs.	P.
1.	Blouse	2.55	
2.	Skirt	1.60	
3.	Half pant	3.00	
4.	Shirt	2.85	
5.	Bags	.15-30	

Remuneration received was only for stitching but cutting was being done by the male member appointed by the co-operative society and the beneficiaries felt that the rate per piece could be increased.

The beneficiaries were enjoying an advance of Rs.500, bonus of Rs.150 and interest for arrears. Four of the beneficiaries were involved in stitching ready made garments for shops, when they were not getting employment in the society. Four of the beneficiaries were taking the help of their husband, one from her children, two from father and three of the beneficiaries are managing on their own.

Table XIII shows the health problems faced by the five women beneficiaries

TABLE XIII
HEALTH PROBLEMS FACED

S.No.	Problems	Number of members
1.	Back pain	1
2.	Abdomen pain	1
3.	Shoulder pain	1
4.	Leg pain	2

It is depressing to note their problems which were reported to the Department of Social Welfare. It might be due to demanding work, height of the machine and position of stitching.

9. Free Foot Wear Stitching Co-operative Society

About 6,27,436 pair of foot wear were produced and supplied to the children who were in Nutritious Noon Meal programme and also to rural women. These foot wear were produced at two units which were run by women and they were located at Annur and Pongalur. Totally there were 100 beneficiaries, 50 from each unit. One month training was given through the District Social Welfare Department to all members. These units were started in the year 1988.

The Free Foot Wear Stitching Co-operative Society established at Annur had 50 members from which six members were contacted. The members were in the age group of 20-40 years and experienced in the job for the past three years and belonging to SC group doing it as a traditional job. Training was given by the Department of social welfare for one month. They were required to pay an amount of Rs.11 as membership fee and take the items. The rates fixed were as follows.

Total amount given for a pair Rs.2.50

for cutting 25 paise

for stitching strap 25 paise

They worked for 4-9 hours / day and three beneficiaries got assistance from their family members and another three beneficiaries managed on their own. The work output ranged from 10-15 pairs per day and earning Rs.2,000 to 2,500 / month. It was a highly remunerative job.

The beneficiaries did not get allowances, advance or bonus. So the beneficiaries requested for the same. It was depressing to see that two of the beneficiaries suffered with back pain due to long hours of work.

10. Free Sewing Machine

In Coimbatore District 100 sewing machines were supplied to poor widows, destitutes and disabled, women between the age group of 20-40 years.

Supply of free sewing machines was done in order to facilitate women to use it as an income generating activity (Figure X). Out of five chosen, two were trained while getting machine, but others knew only basic stitches. The beneficiaries were earning Rs.50-200 / month through the local orders which should be improved. There was a case who sold away the machine too.

FREE SCHOOL UNIFORM STITCHING CO-OPERATIVE
SOCIETY FOR WOMEN
(Coimbatore City)



FIGURE - IX

PROVISION OF FREE SEWING MACHINE
(Karamadai)



FIGURE - X

The beneficiaries should be

1. Widows, handicapped, destitutes or orphans
2. Annual Income should be below Rs.6,400
3. Age group between 20-40 years and
4. Trained in sewing.

In the light of the loop holes, the following suggestions were forth coming,

1. Strict spot verification of the samples.
2. Supply of machine only to the trained women and
3. Proper follow-up to see the efficacy of the scheme (Figure XV).

11. Government Blind School

A school for the blind had been set up at Uliampalayam in Thondamuthur Panchayat Union, where 50 blind children from class 1 to 5 had been admitted, and it had all facilities. A sum of Rs.2,73,000 had been sanctioned for the year 1989-90. The child should be fully or partially blind to get admitted in the school (Figure XI).

The school with a capacity of 50 children was managed by five teachers. Out of 50, five were contacted. The eligibility for the admission were,

1. The child should have completed five years of age.
2. Annual Income of the family should not exceed Rs.6,400.

9

RUNNING OF BLIND SCHOOL BY DISTRICT
SOCIAL WELFARE DEPARTMENT

(Uliampalayam)



FIGURE - XI

3. The child should be fully or partially blind.

The beneficiaries expressed the reasons for selecting this school as

1. Relatives are studying.
2. Good care and attention given.
3. Free clothing provided.
4. Free education and boarding.

Four of the visually handicapped children expressed that they aspired to become teachers, because their teachers had impressed them positively. One child would like to become a singer because he was under the music troop of the school. It had a well established music troop and the children were being trained. Four of the beneficiaries were in born visually handicapped and one of them lost his eye sight gradually. Out of five beneficiaries, parents of two were married to close relatives, which is attributed as one of the reasons for blindness. Sisters and brothers of two of the beneficiaries were studying in the same blind school and sisters and brothers of other than three were not having any deformity.

Everyone felt that entry to the school had made them feel confident and enabled them to work independently.

12. Mahalir Manram

There were 21 panchayat unions in which 613 mahalir manrams were functioning in Coimbatore District. Rs.13,000 was allotted for each panchayat union out of Rs.2,66,076 for the whole District for the year 1989-90. In Perur Panchayat Union only 13 mahalir manram were functioning. So the allotment was Rs.4,680. The allotment for different schemes are presented below

TABLE XIV
ALLOTMENT FOR MAHALIR MANRAM

S.No.	Schemes	Total		Block allotment		Perur Block allotment	
		Rs.	Ps.	Rs.	Ps.	Rs.	Ps.
	Total amount allotted	2,66,076.00		13,000.00		6,076.00	
1.	Convener Honorarium	2,20,680.00		10,800.00		4,680.00	
2.	Training Camp	24,600.00		1,200.00		600.00	
3.	Baby Show	4,200.00		200.00		200.00	
4.	Social education books	7,356.00		360.00		156.00	
5.	Educational tour	9,240.00		440.00		440.00	

The allotment heads indicates the various activities that are being carried out in the Mahalir Manram.

The investigator contacted eight mahalir manrams and those eight members expressed that manrams had been in existence for the past 25 years which of very historical

significance and 75 percent of the members met weekly once and it was remarkable that out of eight, two had been awarded for their active work, as 'Motivating Mahalir Manram'.

The main aim of the manrams were

1. Upliftment of women.
2. Functional knowledge and
3. Self employment.

The strength of the manrams ranged from 10-35. But 25 percent of the members were not participating in the activities regularly, because of work load. The meeting were conducted either in schools, or at the residence of the members (Figure XII a). The source of finance was from membership fees and assistance from the Department of Social Welfare. Four of the manrams were collecting membership fee of Rs.1-3 / month.

Table XV indicates the facilities needed in the manrams.

TABLE XV
FACILITIES NEEDED FOR THE MANRAM

S.No.	Facilities	Number of manrams
1.	Building	8
2.	Tailoring machine	4
3.	Repairing tailoring machine	2
4.	Training in income generation activities	2
5.	Seperate manram	1

All of them expressed the need for having a separate building for the group in order to meet and discuss the problems in a free and fair manner.

Table XVI indicates the income generating activities carried out in the mahalir manrams.

TABLE XVI
INCOME GENERATING ACTIVITIES

S.No.	Activities	Number of manrams
1.	Wire bag making	4
2.	Tailoring	4
3.	Weaving	1
4.	Kitchen gardening	3

They were all interested in initiating more income generating activities and training to equip them with the skills. Though there were some economic programmes, they were not very systematic and remunerative.

Table XVII presents the suggestions offered by the beneficiaries.

TABLE XVII
SUGGESTIONS OFFERED

S.No.	Suggestions	Number of members
1.	Initiating income generating activities	5
2.	Providing separate building and facilities	8
3.	Improving educational and cultural activities	5
4.	Arranging training programmes for skill development	3
5.	Establishing marketing co-operatives	3

The suggestions revealed the good aptitude and favourable attitude of the members.

a) Convener honararium

Out of eight conveners contacted, four convener served for 4-5 years and another four convener for 6-10 years. All the convener were literates because that was a requirement to be a convener. The benefits derived by the conveners were as follows

1. Getting Rs.30 / month as honararium
2. Prestigious position
3. Gives more experience
4. Easy to approach the Social Welfare Officers
5. Appreciation from public as leader
6. Social status

The problems faced by the convener were

1. Not getting travelling allowance and
2. Manram activities take away lot of personal time

It is encouraging to see that all the members were getting co-operation from their family members.

b) Training Camp

One day training camp was being conducted and hence eight camps were conducted per block per year. The activities of the training camp were

1. Meeting, demonstration, lecture by the Extension officers (Figure XII b)
2. Supply of food (free of cost)
3. Discussion and sharing of experience among members.
4. Information lecture

The members expressed that the knowledge gained in the training camp was about

1. Family planning
2. Small saving
3. Kitchen gardening
4. Laws for women

c) Baby Show

The beneficiaries expressed that four shows are being conducted per block per year. Six of them got the prize worth of Rs.15 to 20. In addition to presenting healthy babies these baby shows impart knowledge in child care, weaning food and healthy living.

d) Social Education Books

Each manram is being provided with books or social education worth of Rs.8-10 / month. They include

1. Women's Development
2. House-hold economics
3. Cooking Recipes

ACTIVITIES UNDER MAHALIR MANRAM
(PERIYANAICKAN PALAYAM)

MAHALIR MANRAM MEETING



FIGURE - XII(a)

DEMONSTRATION IN TRAINING CAMP



FIGURE - XII(b)

It is encouraging to see that six of the manrams are issuing the books to others, other than manram members.

e) Educational Tour

The tour was being arranged once in a year by the Extention Officer of Social Welfare, Rural Welfare Officer and conveners. The members had to pay an amount of Rs.10-40 depending upon the place choosen. Family members and friends of the beneficiaries could also join in the tour on payment.

13. Moovalur Ramamirtham Memorial Marriage Assistance Scheme

Under this scheme Rs.37.8 lakhs has been allotted for the year 1989-90, for those who had passed 8th standard and above, belonging to low income families, with an annual income of Rs.5,000 and the beneficiaries should have completed 18 years, application should be forwarded one month ahead of marriage, and wedding card and photographs of the couples should be attached to it. Spot verification was also done. The beneficiaires should fulfill all the conditions laid down for the scheme.

The investigator found that the age of the beneficiaries at marriage was above 25 years for bridegroom and above 21 years for bride. Out of seven beneficiaries met four of them received the benefit of Rs.5,000 / head as

cash incentives in the form of cheque after marriage and three of them received before marriage (Figure XIII).

The suggestions offered were

1. All the beneficiaries stressed for strict spot verification to avoid the misuse of the scheme by the rich and

2. Quick disbursement of cash was preferred by all.

14. Muthulakshmi Reddy Maternity Finance Assistance Scheme

The pregnant women in their antenatal and postnatal periods would be assisted with Rs.50 / month for four months and the beneficiaries could avail the benefits only for their first and second pregnancies.

The investigator found that the amount of Rs.50 / month, was given for the pregnant women before and after two months of delivery. Out of six beneficiaries four received the money only after the delivery and others received it on time. Five of the beneficiaries were getting benefit for the first child and one for the second child.

They all felt that it was a good scheme bestowing consideration on women keeping in view her inability to work hard during those days.

15. Running of Orphanages

An orphanage is run by the Department of Social Welfare at Thudiyalur in Periyanaickampalayam Panchayat Union. In this orphanage there is a school which is run on the campus with three teachers, nine helpers, two cooks, two wardens and two sweepers. For this orphanage an amount of Rs.4,21,000 has been sanctioned. It is for orphan, widow's children and destitute children. The funds are spent on

1. Food Rs.90 / month / head
2. Dress Rs.35 / year / head
3. Books Rs.35 / year / head (1st - 5th standard)
Rs.50 / year / head (6th - 8th standard)
Rs.90 / year / head (9th and 10th standard)
Rs.120 / year / head (+1 and +2)
4. Medical facilities Rs.1,000 / year
5. Contingency of Rs.500 / month.

The orphanage situated at Thudiyalur had 204 children, out of which 10 were contacted. The eligibility for the admission included,

1. Annual Income of the parent or guardian should not exceed more than Rs.6,400/-.
2. Beneficiaries should be the children of leprosy patient, criminals in the jail, mentally retarded, widows, destitutes.

3. The child should have completed five years of age.

The beneficiaries expressed the following for selecting the orphanage

1. Nearness to the native place.
2. Relatives studying.
3. Free clothing, boarding and education.

Five of the children aspired to become teachers four of them to become tailoring instructors and one would like to become a doctor. Two students were recommended to appear for medical course by the Department of Social Welfare (Figure XIV).

The Table XVIII shows the details of benefits received.

TABLE XVIII

DETAILS OF BENEFITS RECEIVED

S.No.	Duration (years)	Number of Beneficiaries
1.	1-3 years	5
2.	4-6 years	3
3.	7-9 years	2

INVESTIGATOR INTERVIEWING FOR MOOVALUR RAMAMIRTHAM
MEMORIAL MARRIAGE ASSISTANCE SCHEME

(Samachettipalayam)



FIGURE - XIII

RUNNING OF ORPHANAGE BY DISTRICT
SOCIAL WELFARE DEPARTMENT

(Thudiyalur)



FIGURE - XIV

There were attractive offers for these children because they were given education upto 18 years and sent for teachers training or nurse training (Thambaram) as they preferred it. It was encouraging to see that three percent of the government jobs were reserved for the orphans. Tailoring production institute at Madras selected 22 students per year and helped them.

16. Scholarships for Handicapped Students

In Coimbatore District, 717 handicapped students were helped with scholarship and Rs.35,644 was allotted for the student of 1st-8th standard during the year 1989-90. The students were to be physically handicapped to enjoy these benefits.

The chosen five beneficiaries were enjoying the scheme for the past one to two years. Three of the beneficiaries could utilise the scheme for another 3-4 years and two could enjoy the scheme for further two years. Three of the beneficiaries were motivated by mother to get the benefit and two of them by teachers.

Three of the beneficiaries were getting Rs.80 / year and two beneficiaries getting Rs.34 / year and the other beneficiaries getting 120 / year who were studying in 1st-8th standard, depending upon in which class they are studying. Among five, three were inborn handicapped

and rest two were affected by polio. The money was utilised for the following purposes,

1. Buying books
2. Paying the fees
3. Spending on garments.

17. Typewriting Training Scheme

Two hundred and fifty women from twenty Panchayat Unions, drawing not more than 15 women had benefitted by this scheme. District Social Welfare Department directly paid Rs.10 / month to the Institute, for those who were trained under Government recognised centres. The candidates should have passed 10th standard. This was started during February 1989 and about 250 women were given training under different institutes.

Tenth and +2 passed candidates were eligible for typewriting scheme and majority chosen were tenth passed beneficiaries. It was depressing to see that out of five, four of the candidates had not appeared for the examination, because of lack of interest, insufficient training and lack of time.

The suggestions forth coming were

1. Travelling allowance should be given.
2. Job oppourtunity should be arranged for the trained candidates and

3. Assurance from the candidates should be obtained for appearing examination.

The candidates should realise the enormous amount and efforts put in the scheme and perform sincerely.

18. Widow's Remarriage

If the young widow between the age group of 18-35 is married, that couple would be given a National Saving Certificate worth of Rs.5,000. Rupees 25,000 had been allotted for the year 1989-90 for five couples. No specific educational qualification and income level was expected.

The investigator conducted all the beneficiaries (five pairs) benefitted under the scheme "Widow's Remarriage". The beneficiaries were young widows in the age group of 22-26 years and three of them had arranged marriages and two beneficiaries had love marriage and not accepted by parents. All had been of BC or MBC castes and reason for the death of the late partner had been as follows,

1. One member by heart attack
2. One member by alcoholism
3. One member by sickness
4. Two members by accident.

The laws enforced to enjoy the benefits are

1. Widow
2. Age between 18-30 years
3. Age of the bridegroom should be below 40 years
4. It should be first marriage for the bridegroom, who is marrying widow.
5. Death certificate of the late partner should be submitted.

a) Problems of Widow's Remarriage

The Table XIX gives the problems faced by the beneficiaries

TABLE XIX
PROBLEMS FACED BY THE BENEFICIARIES

S.No.	Problems	Number of beneficiaries
1.	Non acceptance by society	2
2.	Affects children's future	2
3.	Wife is not accepted in husband's house	2
4.	Lack of parents support	3

The society needs to have a social transformation to alleviate these problems.

b) Suggestions Offered by the Beneficiaries

Table XX reveals the suggestions offered by the beneficiaries for the improvement of the scheme.

TABLE XX
SUGGESTIONS OFFERED BY THE BENEFICIARIES

S.No	Suggestions	Number of beneficiaries
1.	Strict spot verification	2
2.	Quick disposal of the money	5
3.	Prevent misuse of the scheme	3
4.	Provide job instead of financial assistance	3

Since the assistance reached them late, they had suggested quick disposal of the money and provision of job instead of financial assistance and avoid producing duplicate certificates and spot verification. The beneficiaries suggested and requested to provide training for skill development with job security, because they were unable to encash the National Savings Certificate, immediately.

SUGGESTIONS OFFERED BY THE BENEFICIARIES FOR VARIOUS SCHEMES

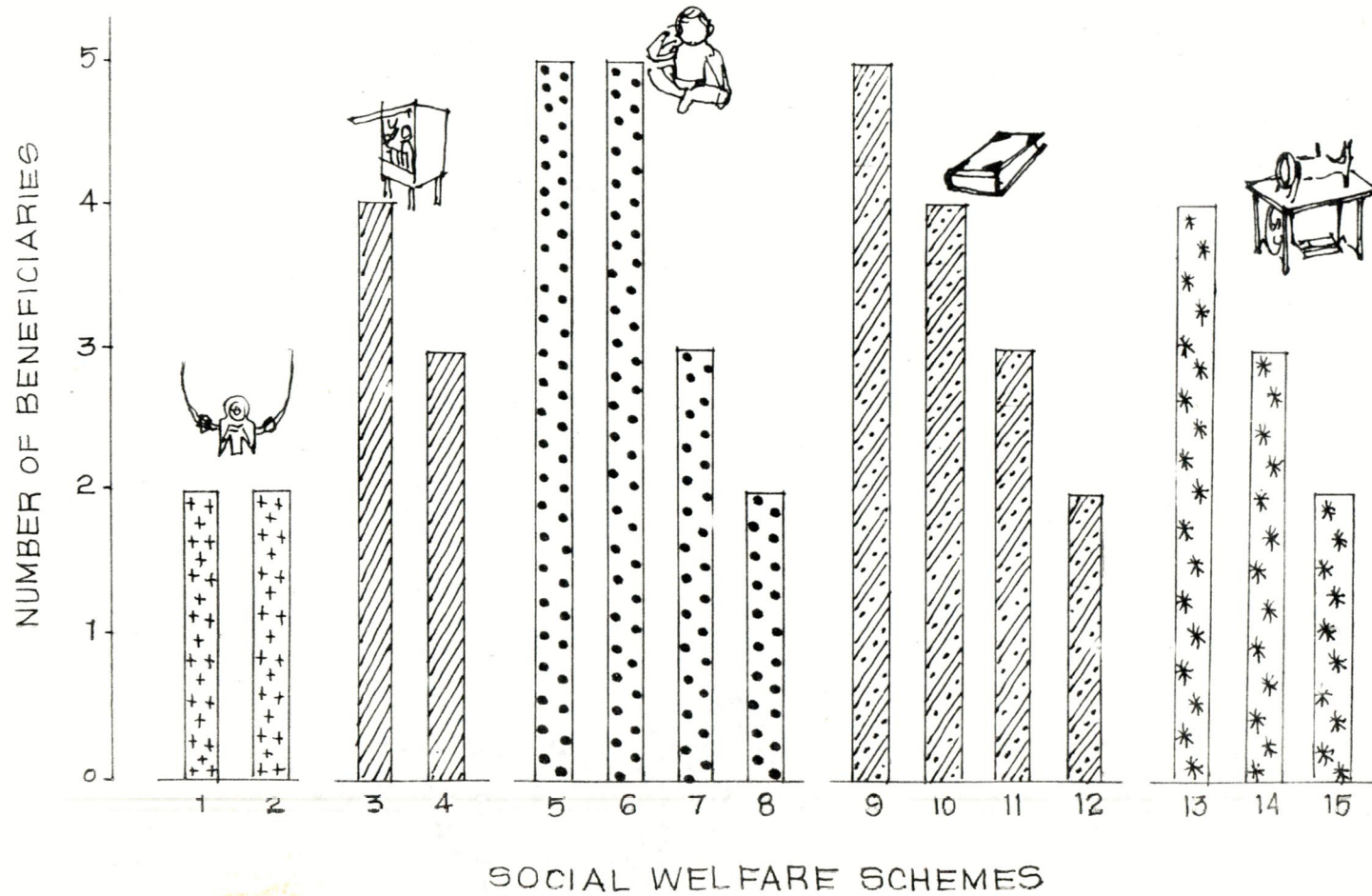


Figure. - xv

1. Motivating the younger generation.
2. Job opportunities for the couple.
3. Kind instead of cash.
4. Increase loan amount.
5. Improving the facilities of the centre.
6. Improving the strength.
7. Increasing the allotment.
8. Increasing the salary.
9. Good condition of books.
10. Time supply.
11. More number of note book.
12. Supply of pencil, pen and rubber.
13. Strict spot verification.
14. Supply to trained women.
15. Proper follow-up.

General problems faced to get the benefit under Social Welfare Programmes.

The following Table XXI gives the general problems faced by all the beneficiaries to get the benefit under the Social Welfare Programmes.

TABLE XXI
GENERAL PROBLEMS FACED TO GET THE BENEFITS

S.No.	Problems	Number of beneficiaries
1.	Producing the certificates	57
2.	More expenditure	29
3.	Delay in getting benefits	51
4.	More time spent on preliminary procedures	41

These problems had been in common for all and hence need the immediate attention of the authorities.

Summary and Conclusion

V. SUMMARY AND CONCLUSION

A study on "Extent of Utilisation of Programmes for Women by the Department of Social Welfare in Coimbatore District", was conducted with 100 beneficiaries drawn from 18 various schemes. The summary of the findings of the study are presented as follows,

- A. Background Information of the Beneficiaries and
- B. Reactions of the Beneficiaries of Various Schemes.

A. Background Information of the Beneficiaries

Since the schemes cater to the needs of 14-50 years, all age groups were included, but majority (62 percent) of the respondents were between 15-30 age group. Social Welfare Programmes were concentrated on women and hence 91 percent of the beneficiaries were females, only nine percent were males and these male members were the sons of widows, destitutes and visually handicapped. Majority (98 percent) of the beneficiaries were Hindus though the schemes cater to all sections of the society irrespective of caste, creed and religion. Majority (69 percent) of the beneficiaries belonged to nuclear families. But 10 percent of the beneficiaries were orphans who were living in the orphanage. Majority of the schemes were for BC, MBC, SC and ST, and the participation was only

31 percent in SC and the MBC was only 13 percent. They have to be made aware of various welfare measures entitled for them. It is encouraging that the majority (88 percent) of the beneficiaries were literates and they included graduates too, who enjoyed Moovalur Ramamirtham Memorial Marriage Assistance Scheme and Computer Training Scheme. It is depressing to see 12 percent of illiterates, who were in Muthulakshmi Reddy Maternity Finance Assistance Scheme, Aid for the Marriage of Widow's Daughter, Foot wear Co-operative Society and Widow's Remarriage Scheme, But efforts are on, to provide assistance only to literates in future to encourage adult education programme. Majority (64 percent) of the beneficiaries were employed as coolies, workers, business or agriculturists and all were below poverty line as the scheme proposes. But the unemployed include children of widows, children in orphanage and blind school, who were not eligible for working. The category 'business' included those beneficiaries benefitted by the scheme, namely "Assisting Financially Backward Women to get Loan from Nationalised Banks". Majority (63 percent) of the beneficiaries were married and it is depressing to see that 15 percent of the beneficiaries were widows. Nine respondents who were in the orphanage were not included because, the schemes gave priority to widows, destitutes, deserted and handicapped, who had

no financial support. Beneficiaries who were living below poverty line was one of the criteria for getting benefits through the scheme. But majority (84 percent) were under the lowest cadre of poverty line.

B. Reactions of the Beneficiaries of Various Scheme.

1. Anjugam Ammayar Memorial Inter Caste Marriage Assistance Scheme

Out of two beneficiaries chosen for the study, one beneficiary got married in the year 1988 and another in 1989. It had been a love marriage for both the beneficiaries without the acceptance of the parents. One couple belonged to FC and MBC and another couple came under the category of BC and SC. They do not have issues till date. The suggestions given by them were, motivating the younger generation and arranging job oppourtunity for the couples instead of financial assistance which were highly relevant and welcoming.

2. Aid for the Marriage of Widow's Daughter

The investigator found that the age of the four beneficiaries chosen ranged from 22-29 years and they expressed that the economic struggle in the family had

been the reason for getting married late. Three of the beneficiaries felt that the financial help was received only after the marriage and the amount given was Rs.2,000 per head. All the beneficiaries suggested quick disposal of the assistance and strict spot verification.

3. Assisting Financially Backward Women to get Loan from Nationalised Banks

Out of five beneficiaries chosen three of them were destitutes and two were widows. Two of the beneficiaries got loan for petty shop and two of them got for wet grinder and one for cloth cut piece centre. The amount of Rs.2,000 was received by the destitutes and Rs.1,800 was received by widows as cheque with one third of subsidy. The beneficiaries who obtained loan for wet grinder were satisfied with the loan amount and regular in their repayment because the amount was adequate to establish the unit and they earned an income of Rs.5,000 per month and paid Rs.600 / year to the bank by working 7-9 hours / day. But those three beneficiaries who obtained loan for petty shop and cloth cut piece centre were not satisfied, because of the inadequacy of the amount and hence not yet repaid the loan. These three beneficiaries though they spent 10-12 hours / day they could earn an

income of Rs.200-400 / month. The constructive suggestions were; instead of cash, the help could be rendered as kind and the loan amount should be increased, because it was not adequate to establish the unit.

4. Auto-rickshaw Scheme for Women

The investigator contacted only one beneficiary who expressed that she got this benefit for her social status. She was able to earn Rs.40 / day (Rs.1200 / month) but she was required to pay Rs.900 / month for the bank and hence she worked hard for 12 hours / day. She was happy over her assignment because she got appreciation from the public, encouragement from family member and she was about to get an award from Rotary Unisa Club for her innovative and courageous approach in self employment. The suggestions offered for the betterment of the scheme were the target should be increased; proper motivation should be done to involve the women; auto rickshaw should be given only to the women those who know driving, to stop the misuse of the funds; people should be encouraged to appreciate the efforts; since they were scared of going late in the nights proper security measures could be assured.

5. Child Welfare Centres

The investigator visited five child welfare centres and the organisers of the centre expressed that three of the centres had a strength of 20-40 children and in the others it was above and taking care of 2-5 years of age group of children. The responses of the parents revealed that utmost care and attention was bestowed and regular medical facilities like immunization, medical check-up and first aid were also being received by all the beneficiaries. All the centres had effective teaching schedule with attractive visual aids. The suggestions included, improving the facilities of the centre, improving the strength of the centre (100 percent) by proper motivation, increasing the allotment and increasing the salary of the balwadi organiser and ayah.

6. Computer Training Scheme

The computer training was entitled for +2 and degree holders and the beneficiaries contacted had been trained in basic and introduction to computer. In the light of the problems faced, the suggestions were given extending the training period for longer duration with advanced courses, tieup arrangements for jobs and providing travelling allowance for poor students.

7. Free Books for the Widow's Children

Five beneficiaries in the age group of 13-17 years were contacted by the investigator and the services had been enjoyed by the beneficiaries for the past 3-4 years. Mother, friends and relatives had motivated the widow's children to use these benefits. Keeping in view the problems faced, the suggestions were, timely supply of books in good condition, more number of books and note books, supply of pencil, pen and rubber and supply of materials in the beginning of the academic year itself.

8. Free School Uniform Stitching Co-operative Society

Ten beneficiaries were enjoying the benefits for the past 2-6 years. They were required to possess certificate in sewing and hailed from families living below poverty line (Rs.500 / month) and preference was given to orphan, widows, destitutes and the wife of handicapped. They paid a membership fee of Rs.105 towards co-operative society. Eight of the beneficiaries worked 4-6 hours / day, and another two worked 7-9 hours / day. The economic benefits were highly encouraging and hence they got Rs.2,000-2,500 / year, which engaged them throughout the year. Depending on their ability, speed and skill, they could get the items and stitch them and get orders from

local areas too. The beneficiaries were enjoying an advance of Rs.500, bonus of Rs.150 and interest for arrears. Four of the beneficiaries were involved in stitching readymade garments for shops, when they were not getting employment in the society.

9. Free Foot Wear Stitching Co-operative Society

The free foot wear stitching co-operative society established at Annur had 50 members from which six members were contacted. The members were in the age group of 20-40 years and experienced in the job for the past three years and belonging to SC group, doing it as a traditional job. Training was given by the Department of social welfare for one month. They were required to pay an amount of Rs.11 as membership fee and take the items. The work output ranged from 10-15 pairs per day and earning Rs.2,000 to 2,500 / month. It was a highly remunerative job. The beneficiaries aspired for allowance, advance and bonus as they do in the scheme namely "Free school uniform stitching co-operative society".

10. Free Sewing Machine

Out of five chosen, two were trained while getting machine but others knew only basic stitches. The

beneficiaries were earning Rs.50-200 / month through the local order which should be improved. In the light of the loop holes, the suggestions were, strict spot verification of the samples, supply of machine only to the trained women and proper follow-up to see the efficacy of the scheme.

11. Government Blind School

The school with a capacity of 50 children were managed by five teachers. Out of 50, five were contacted. Four of the visually handicapped children expressed that they aspired to become teachers because their teachers had impressed them positively. One child would like to become a singer because he was under the music troop of the school. Everyone felt that entry to the school had made them feel confident and enabled them to work independently.

12. Mahalir Manram

The investigator contacted eight mahalir manrams and those eight members expressed that manrams had been in existence for the past 25 years which of very historical significance and 75 percent of the members met weekly once and it was remarkable that out of eight, two had

been awarded for their active work, as 'Motivating Mahalir Manram'. The main aim of the manrams were upliftment of women, functional knowledge and self-employment. The convenors received an honorarium by Rs.30 / month considered their post as a good status and exhibited leadership quality. The strength of the manrams ranged from 10-35. All of them expressed the need for having a separate building for the group in order to meet and discuss the problems in a free and fair manner.

They were all interested in initiating more income generating activities and training to equip them with the skills. Though there were some economic programmes, they were not very systematic and remunerative. The suggestions were initiating income generating activities, providing separate building and facilities, improving educational and cultural activities, arranging training programmes for skill development and establishing marketing co-operatives which revealed the good aptitude and favourable attitude of the members. The activities of mahalir manram were training camp, baby show, supply of social education books and educational tour.

13. Moovalur Ramamirtham Memorial Marriage Assistance Scheme

Out of seven beneficiaries met, four of them

received the benefit of Rs.5,000 / head as cash incentives in the form of cheque after marriage and three of them received before marriage. The suggestions given by all the beneficiaries stressed the strict spot verification to avoid the misuse of the scheme by the rich and quick disbursement of cash.

14. Muthulakshmi Reddy Maternity Finance Assistance Scheme

Out of six beneficiaries, four received the money only after the delivery and others received it on time. Five of the beneficiaries were getting benefit for the first child and one for the second child. They all felt that it was a good scheme bestowing consideration on women keeping in view her inability to work hard during those days.

15. Running of Orphanages

The orphanage situated at Thudiyalur had 204 children, out of which 10 were contacted. Five of the children aspired to become tailoring instructors and one would like to become a doctor. Two students were recommended to appear for medical course by the Department of Social Welfare. There were attractive offers for these children because they were given education upto

18 years and sent for teachers training (Thambaram) or nurse training (Thambaram) as they preferred it. It was encouraging to see that three percent of the government jobs were reserved for the orphans. Tailoring production institute at Madras selected 22 students per year and helped them.

16. Scholarships for Handicapped Students

The chosen five beneficiaries were enjoying the scheme for the past one to two years. Three of the beneficiaries could utilise the scheme for another 3-4 years and two could enjoy the scheme for further two years. Three of the beneficiaries were getting Rs.80 / year and two beneficiaries getting Rs.34 / year and the other two beneficiaries getting Rs.120 / year depending upon in which class they are studying. Among five, three were inborn handicapped and the rest two were affected by polio. The money was being utilised for buying books garments and paying the fees.

17. Typewriting Training Scheme

Tenth and +2 passed candidates were eligible for typewriting training scheme and majority chosen were tenth passed beneficiaries. It was depressing to see that

out of five, four of the candidates had not appeared for the examination, because of lack of interest, insufficient training and lack of time. The suggestions forthcoming were as follows: travelling allowance should be given, job opportunity should be arranged for the trained candidates and assurance from the candidates should be obtained for appearing examination. These candidates should realise the enormous amount and efforts put in the scheme and perform sincerely.

18. Widow's Remarriage

The investigator contacted all the beneficiaries (five pairs) benefitted under the scheme 'Widow's Remarriage'. The reason for the death of the late partner had been either heart attack, alcoholism, sickness or accident. Problems faced by them were non-acceptance by society and husband's house, affecting children's future and lack of parents' support. Since the assistance reached them late, they have suggested quick disposal of the money; provision of job instead of financial assistance; avoid producing duplicate certificates and the spot verification. The beneficiaries suggested and requested to provide training for skill development with job security, because they were unable to encash the National Savings Certificate,

immediately. The general problems in getting assistance from all the schemes had been cumbersome procedure of applications, delay in getting benefits, more expenditure and time being spent on preliminary procedures and problems in getting the certificates from authorities.

The Governmental machinery is trying its level best to uphold the status of the women by introducing meaningful integrated schemes for holistic development. It is the duty of every individual to become aware of the various programmes and utilise them to the fullest extent possible. Then our women would become real architects of India.

Bibliography

BIBLIOGRAPHY

- Agarwal, S.,
1988
Status of Women,
Print Well Publishers,
Jaipur, P. 15.
- Arumugam, R.,
1989
National Seminar on Strategies for
implementing perspective plan for
women's development, Coimbatore,
pp 4-8.
- Australian Bicentennial
Activity : Perth,
1988
Women Leadership and Development
"A Women's World" selections from
publications by ANNESWAN
(A Research and Study Group)
PIRA
(Peoples Institution for Rural
Action West Bengal) P. 17.
- Badra, H.,
1986
Women of Third World some thoughts
of improving their situation notes,
comments child, family and community
Unit for Co-operation with UNICEF
and WEP, UNESCO
Paris, pp. 124-125.
- Bannerjee, N.,
1984
"Women and Society in India"
Ajantha Publications,
Delhi, P. 61.

- Bhanti, R.,
1989
Welfare of Women and Children,
Himansha Publications,
Udaipur, P. 1.
- Census of India,
1981
Series 9, Paper 2, Provisional
Population total. P. 90.
- Chari, T.V.R.,
1985
C S W B's "Economic Programme
Vistas of Employment for, Neeçy
Women and Disabled",
'Social Welfare', Vol XXXII No.2,
P. 5.
- Chowdhry, D.P.,
1981
A Handbook of Social Welfare,
Atma Ram and Sons,
Delhi, P. 1.
- C S W B,
1984
Social Welfare,
Vol. XXI, No.1, P. 1.
- C W D S,
1986
The current science in law and
education some facts for you to
consider,
New Delhi, P. 12.
- Deolankar, V.,
1985
Status of Women Entrepreneurs,
Khadi Gramodog,
Vol. XXXI, No.8, P. 323.

- Desai, N.,
1986
Women in a Developing Society,
Sheetal Karul Bagh,
New Delhi 5, pp. 88 and 89.
- Desai, V.,
1988
Rural Development Organisation and
Management,
Himalaya Publishing House,
New Delhi, P. 23.
- Devadas, R.P.,
1985
Paper presented on 22-12-1985
During the Seminar on Rural Women's
March into 21st Century by MS '85'
UNICEF and Sri Avinashilingam
Education Trust, Coimbatore.
- Devadas, P.,
1986
"Southern Region Seminar on
Status of Women in India - report"
P. 48.
- D R D A,
1986
"Sixth Five year plan formulation
of Development Schemes and achieve-
ments",
Published by DRDA, Coimbatore.
- Fried Lander, W.A.,
Apte, R.Z.,
1984
Introduction to Social Welfare,
Prentice-Hall of India Pvt. Ltd.,
New Delhi, P. 3.

- Gangrade, 1984 Development and People A participatory Approach, Indian Journal of Social Work, Vol. XIV, No.2, pp. 141 and 142.
- Ghosh, S., 1981 'The Feeding and Care of Infants and young Children', Voluntary Health Association of India, Community Centre, New Delhi, P. 51.
- Ghosh, S.K., 1984 "Women in Changing Society", Ashish Publishing House, New Delhi, pp. 6-9 and 46.
- Goel, S.L., Jain, R.K., 1988 "Social Welfare Administration Vol-II, Organisation and Working", Deep and Deep Publications, New Delhi, pp. 6-9 and 111-113.
- Gupta, A.K., 1986 "Women and Society", Criterion Publications, New Delhi, P. 29.
- Gupta, S.P., 1989 "Statistical Methods", Sultan Chand and Sons, New Delhi, P. 32.
- Jain, S.P., 1983 "Leadership among Rural Women", Social Change, Vol. 13, No.3, P. 8.

- Jain and
Bannerjee,
1985
- "Women and Society in India",
Publication Division,
Ministry of Information and Broad
Casting,
Government of India, pp. 1-4.
- Kamalakshan, A.V.,
1987
- "Mahila Samajam - Pachapoika",
Social Welfare,
Vol. XXXIV, No.7, pp. 21 and 31.
- Kapoor, M.,
1986
- Women and family life education
in India,
Printwell Publishers,
Jaipur, pp. 71 and 73.
- Kaliammal and
Bhatji,
1989
- "A Study on Women Entrepreneurs and
Bank Finance in Coimbatore District",
An unpublished Dissertation
submitted to the Avinashilingam
Institute for Home Science and
Higher Education for Women,
Coimbatore.
In partial fulfillment of the
Requirements for the Degree of
M.Phil - 1989. pp. 78-86.

- Kaur, M.,
Sharma, M.L.,
1983
"Social Legislation and Rural Women",
The Indian Journal of Social Work,
Vol. XLII, No.3, Bombay. P. 327.
- Kumari, P.,
1988
"Changing values among young women"
Amar Prakasham,
New Delhi, pp. 16 and 17.
- Kashyap, C.L.,
1989
"Management and Planning of Rural Development in India",
Ashish Publishing House,
New Delhi, pp. 1-3.
- Malarmangai, D.,
Jothimani, G.,
Devadas, R.P.,
1988
"A study on the functioning of Mahalir Manram in Coimbatore Taluk"
An unpublished Thesis submitted to the Bharathiar University in partial fulfilment of the requirement of the degree of Master of Science.
- Manikar, M.,
1986
"Women and Employment",
Vikas Publishing House,
New Delhi, pp. 140-148.
- Manivakar, S.R.,
1986
Southern Region Seminar on
"Women and Development", - report,
P. 37.

- Maurya, S.D.,
1988
"Women in India",
Chugh Publications,
Allahabad, pp. 11-13 and 97-113.
- Ministry of Human
Resource Development,
Government of India
1988
National Perspective Plan for Women
Department of Women and Child
Development,
pp. 13 and 14.
- Ministry of Information
and Broad Casting,
Government of India,
1988-89
A reference Annual compiled and
edited by Research and Reference
Division,
pp. 401-402.
- Ministry of Information
and Broad Casting,
Government of India,
1990
India Year Book,
Research and Reference Division,
Partiala House,
New Delhi, pp. 256-259.
- Mitra, A.,
1979
"Status on Women literacy and
Employment",
Allied Publishers,
Bombay, pp. 1-7.
- Mohsin, N.,
1985
Rural Development through Government
Programmes,
Mittal Publications,
New Delhi, pp. 2, 5.

- National Commission on Women in India,
Self-employment Women Government of India,
in India. Country paper,
1988 P. 47.
- Planning Commission, Encyclopaedia of Social Work in
Government of India. India,
Vol. III, pp. 58,62,63 & 78.
- Raj, M.K., "Women and Development,
1988 The Indian Experience",
Shubhada Saraswat Prakashan,
Bombay, pp. 4-6.
- Ramalingam, P., "Impact of Social Change on
1986 Health problems of Tribal Women",
Social Change, Vol.16, No.2 & 3,
pp. 100 and 102.
- Ramalingaswami, P., Social Change,
1986 Vol. 16, No.2 and 3,
pp. 100 and 102.
- Ramdas, S., "Self-employment for Educated
1988 unemployed",
Southern Economist,
Vol. 27, No. 15, P. 21.

- Rao, U.,
1986
"Report of the Southern Regional
Seminar Women and Employment",
P. 41.
- Rath, S.,
Rath, N.,
1990
"Attitude of Rural Women in Balasore
towards Employment",
Social Welfare,
Vol. XXXVII, No.7,
Central Social Welfare Board,
New Delhi, pp. 17-19 and 27.
- Rayudu, C.S.,
1989
Management and Planning of Rural
Development in India,
Discovery Publishing House,
New Delhi, pp. 6 and 7.
- Reddy, C.R.,
1986
Changing Status of Educated Working
Women,
B.R.Publishing Corporation,
New Delhi, P. 25.
- Reddy, P.H.,
1986
"Accessibility of Women to Health,
Family Planning and Educational
Services",
Social Change, Vol. 16, No. 2 & 3,
pp. 88 & 99.

- Sharma, P.N.,
1988
"Evaluation of Social Development
Programmes"
Social Welfare, Vol. XXXV, No.3,
P. 31.
- Sharma, P.,
1988
"Rural Women in Education",
Sterling Publishers Pvt Ltd.,
New Delhi, pp. 1-3.
- Sreenivas, R.G.,
Rajanna, C.H.,
1984
Social Welfare,
Vol. XXXI, No.1,
P. 1.
- Srivatsava, A.K.,
1988
"Integrated Rural Development
Programme in India",
Deep and Deep Publications,
New Delhi, pp. 58-62.
- Sonarikar,
1984
Social Welfare,
Vol. XXXI, No.2, pp. 28-30.
- State Director of Census, Indian Express,
March 28, 1991
Express News Services,
Vol. LIX, No.145,
Published from Ahamadabad, Coimbatore.

- Sundaram, P.,
1985
"Educating Rural Women on Legal Aspects",
Rule of Compains such as Anti Dowry",
Paper presented at the Mahila Sakthi 85.
- Tamil Nadu Corporation
for Development of
Women Limited,
1986
Women in Tamil Nadu A Profile,
Dr. Radhakrishna Road,
Madras - 4,
pp. 6,63,64,102 & 343.
- Tiwari, D.S.,
1988
"Educational Institutions and the
Development Programes for Women",
Seminar on Rule of Women and
Development.
- Verma,
1988
"The Status of Women and their
participation in economic activities",
Southern Economist,
Vol.12, No.18, pp. 1-27.
- Vinze, M.D.,
1987
"Women Entrepreneurs in India",
Mital Publications,
New Delhi, P. 87.
- Wilkinson, T.S.,
and
Bhandarkar, P.L.,
1984
"Methodology and Techniques of
Social Research",
Himalaya Publishing House,
Bombay, P. 252.

Yojana,
1986

"Women Welfare in 7th Plan"
Vol. XXIV, No. 4,
pp. 33 and 34.

Appendix

APPENDIX - I

AVINASHILINGAM INSTITUTE FOR HOME SCIENCE AND HIGHER
EDUCATION FOR WOMEN

(DEEMED UNIVERSITY)

COIMBATORE - 641 043.

INTERVIEW SCHEDULE TO ELICIT INFORMATION REGARDING THE
EXTENT OF UTILISATION OF PROGRAMMES FOR WOMEN BY THE
DEPARTMENT OF SOCIAL WELFARE IN COIMBATORE DISTRICT.

I GENERAL INFORMATION :

Date:

1. Name of the Interviewer :
2. Name of the Interviewee :
3. Name of the Village/Place :
4. Address :

5. Community : SC/ST/MBC/BC/OC
6. Religion : Hindu/Christian/Muslim
7. Sex : Male/Female
8. Educational Qualification : Literate/Illiterate
If literate, (i) 1-5
(ii) 6-10
(iii) +1 and +2
(iv) Degree
9. Type of the family : Joint/Nuclear

2. Aid for the Marriage of Widow's Daughter :

a) Age of your daughter at her marriage :

(i) 18 - 21 years

(ii) 22 - 25 years

(iii) 26 - 29 years

(iv) 30 and above.

b) Do you feel that it is late marriage?

Yes

No

If yes, what was the reason?

c) When did you received the financial help?

(i) Before marriage

(ii) After marriage

d) How much amount did you received for your daughters marriage?

e) What are the conditions to be fulfilled to received the benefit under this scheme?

f) Give suggestions for the further improvement of the scheme?

3. Assisting Financially Backward Women to get Loan from Nationalised Banks :

a) What is your social status?

(i) Widow

(ii) Destitute

(iii) Poor

(iv) Wife of Handicapped.

b) Criteria for getting the benefit under this scheme?

c) What type of trade you have undertaken?

(i) Petty Shop

(ii) Wetgrinder

(iii) Tea Shop

(iv) Cloth cut peice centre

(v) Others (specify).

d) Information about loan :

(i) Amount received as loan :

(ii) Name of the bank :

(iii) Mode of getting the amount :

(a) Cheque

(b) Cash

(iv) How much amount you are getting as subsidy?

(v) How much income are you getting through this job?

(vi) Are you satisfied with the amount which you received?

Yes

No

If No; Reasons :

(vii) Are you repaying the loan amount?

Yes

No

If No; Why?

e) Are you getting any help from you family members to carryout this work?

- f) How many hours per day do you spend for this work?
- g) What are your suggestions to improve the effectiveness of this scheme?

4. Auto-rickshaw Scheme for Women :

a) What was the criteria to received the benefit under this scheme?

b) What is your social status?

c) Have you undergone any training related to this scheme?

Yes

No

(i) If Yes, Where you were trained?

(ii) What was the duration of the training period?

d) Did you get stipend during traing period?

Yes

No

If Yes, How much Rs. per month?

e) How much amount had you received for ;

Loan : Rs.

Subsidy: Rs.

f) How many hours per day do you spend for this activity?

g) How much amount you can earn for this activity per day?

h) Are you repaying the loan amount?

Yes

No

(i) If Yes, How much?

(ii) If No, Reason :

i) Are you getting encouragement from your family?

Yes

No

j) What are the problems in carrying out this activity?

k) What are your suggestions for the further improvement of the scheme?

5. Child Welfare Centre :

a) What is the eligibility to get admission in the centre?

b) What is the strength of this centre?

c) What are the benefits derived by the beneficiary?

d) What are the activities carried out in the child welfare centre?

e) What are the facilities needed in the centre?

f) What are your suggestions to improve the functioning?

6. Computer Training Scheme :

a) What are the criteria for getting the benefits under this scheme?

b) What was the duration of the computer training course?

c) During training did you get stipend?

Yes

No

If Yes, How much?

d) How long are you trained in computer course?

e) Did the Social Welfare Department arrange any job opportunity for you?

Yes

No

f) Have you get any job for this qualification?

Yes

No

g) What are the problems you are faced to get the benefits?

h) What are the suggestions for the further improvement of the scheme?

7. Free Books for the Widow's Children :

a) So for how many years you are receiving this benefit?

b) By whom you are motivated to get this benefit?

c) What are the criteria to enjoy this benefit?

d) What are the problems you are faced to get this benefit?

e) Give your suggestions for the further improvement of the scheme?

8. Free School Uniform Stitching Co-operative Society :

a) What are the criteria to receiving this benefit?

b) How many years are you getting benefit under this scheme?

c) Is there any membership fees paid by you to this co-operatives?

Yes

No

If Yes, How much?

d) How many hours per day do you spend for this activity?

e) How much income / month are you getting under this activity?

f) What was the remuneration received for stitching per piece?

- (i) Blouse
- (ii) Shirt
- (iii) Half pant
- (iv) Shirt
- (v) Bags
- (vi) Others (specify)

g) Are you undertaking only uniform stitching?

Yes No

If No, specify other activity?

h) What are the benefits you are enjoying under this scheme?

i) Do you get any help from your family members to carry out this activity?

j) Do you get any health problems do this work?

Yes No

k) Give your suggestions to strengthen this scheme?

9. Free Foot Wear Stitching Co-operative Society :

a) Have you undergone any training to undertake this activity?

Yes No

If Yes, What was the duration?

b) So far, how many years you are working under this society?

c) Are you paying any membership fees to the society?

Yes

No

If Yes, How much?

d) What is the total amount given for making a pair of foot wear?

e) How many hours per day you are working?

f) What was the work output ranged per day?

g) Do you get any help from your family members to carry out this activity?

h) Do you get any other benefit?

Yes

No

If Yes, What type of benefit?

i) What are the problems faced by you?

10. Free Sewing Machine :

a) What are the criteria followed, to get the benefits under the scheme?

b) Have you undergone any training to undertake this activity?

Yes

No

If Yes, How many days?

c) How much you can earn per day from this activity?

d) If this activity is really income generating for you?

e) Are you stitching for the local orders?

Yes

No

If Yes, Why?

ix) Are you collecting the membership fees?

Yes

No

x) What are the facilities needed for the manram?

xi) Are you undertaking any income generating activities?

xii) If yes, What are the Income generating activities you are undertaking?

xiii) What is your suggestions for the further improvements of the manram?

(b) Convenor Honorarium :

i) As a convenor, what are the benefits you are derived?

ii) How many years you are served as a convenor?

iii) What are the problems faced by you as convenor?

(c) Training Camp :

i) What was the duration of the training programmes conducted?

ii) What are the activities of the training camp?

iii) What type of knowledge gained through the training camp?

(d) Baby Show :

i) How many shows conducted per block per year?

ii) Have you received any prize?

Yes

No

iii) What type of subject matters shown under the baby show?

- e) Social Education Books :
- i) What was the worth of books being provided by Social Welfare Department?
 - ii) What are the books supplied to the manram?

- f) Educational Tour :
- i) What was the duration of Tour?
 - ii) Who is taking incharge for arranging tour?

13. Moovalur Ramamirthan Memorial Marriage Assistance Scheme :

- a) What are the criteria for getting the benefits under scheme?
- b) What are the documents should be produced for getting the financial assistance?
- c) How much amount did you received under this scheme?
- d) Mode of getting the amount :
 - (i) Cash
 - (ii) Cheque
- e) Give your suggestions to improve the functioning of this scheme?

14. Muthulakshmi Reddy Maternity Finance Assistance Scheme

- a) What are the criteria for getting the benefits under the scheme?
- b) How much incentives were received per month?
- c) How many months did you received the incentives?

- d) When was the amount given to the beneficiary?
- e) Are you receiving the benefits for
 - (i) First Child
 - (ii) Second Child

15. Running of Orphanage :

- a) When did you join in this orphanage?
- b) What was the eligibility to get admission in this orphanage?
- c) What was the reason to select this orphanage?
- d) What were the problems faced by you?
- e) What is your suggestion to overcome the problem?

16. Scholarships for Handicapped Students

- a) When did you start to get benefit by the scheme?
- b) What are the criteria for joining under this scheme?
- c) Who motivated you to get the benefit?
- d) How many years you can enjoy the benefit in future?
- e) Which class you are studying?
- f) How much amount you are getting under the scheme?
- g) Are you inborn handicapped?

Yes

No

- (i) If No, How this infirmity occur?

Accident

Polio

- h) Utilising the money for
 - (i) Taking dress
 - (ii) Getting books
 - (iii) Others (specify)

